

Latinos in North Central Indiana: A Demographic Profile

Juan Carlos Guzmán
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Co-editors:
J. Roberto Reyes
Juan Carlos Guzmán





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*First in a series of three research reports produced by
the Institute for Latino Educational Achievement at
the Center for Intercultural Teaching and Learning*

March 2011

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Center for Intercultural Teaching and Learning



Since 1968 Goshen College has been a leader in international and experiential learning through our Study-Service Term. Building on this experience and responding to the cultural and demographic changes that have taken place in north central Indiana in recent years, Goshen College launched the Center for Intercultural Teaching and Learning (CITL). The focus of CITL is to examine the intersection of cultural beliefs and practices to advancements in teaching and learning. As part of this process, CITL is examining the curricular and co-curricular experience of Latino students on campus as well as the social, economic and educational factors that influence their transition to College.

With the publication of this work, CITL is leading the way not only in identifying the educational needs of Latino students in our region, but also in identifying where further research may be needed and its implications for future policy and program interventions.

To this end, we are very thankful to have had the opportunity to begin this important work with the support and collaboration of a remarkable team of scholars from the Institute for Latino Studies (ILS) at the University of Notre Dame. Their level of expertise and passion in studying the Latino experience in the Midwest was instrumental in making this project a success. Therefore, we look to the future with excitement, knowing that this study lays an important foundation in the understanding of the social and educational experiences of Latino immigrant youth in Indiana.

James Brenneman
President
Goshen College

Institute for Latino Studies

Notre Dame's Institute for Latino Studies (ILS) has a long history of working with other institutes and centers to better understand national socioeconomic trends affecting Latinos. Our collaboration with Goshen College's Center for Intercultural Teaching and Learning (CITL) has grown out of our mutual desire to make an impact on the local level. Over the last two decades, Latinos have increasingly been settling in smaller urban centers across the Midwest, and by partnering with CITL, we have been able to study in depth local communities that have been a part of this trend. Latinos are making a vital contribution to the local culture and economy, but Latinos here still face many challenges, including an economy in transition, and a school system that too often fails to see its students graduate. These challenges are not unique to the area, and they can only be met with meaningful responses by more fully understanding both the communities at hand, and the greater context in which they exist.

ILS is proud of our collaboration with CITL. We feel our relationship gives both our organizations the opportunity to learn more about our communities and to explore ways we can improve their wellbeing. We are hopeful that by continuing our relationship, we can help to deliver real improvements to the local area and provide a blueprint for others seeking to better integrate and strengthen their own communities.

A handwritten signature in black ink, appearing to read "Gilberto Cárdenas".

Gilberto Cárdenas
Assistant Provost, Julian Samora Chair in Latino Studies
Director, Institute for Latino Studies
University of Notre Dame





Acknowledgments



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We want to take this opportunity thank the many people who contributed to the success of this study. We would like to thank, first of all, Lilly Endowment Inc. for their generous financial support that led to the formation of CITL at Goshen College.

We would also like to thank the CITL staff (Dr. Rebecca Hernandez, Dr. Ross Peterson-Veatch, Rocio Diaz, and Dr. Anita Stalter, VP for Academic Affairs, Academic Dean) and our faculty research fellows (Dr. Lynda Nyce, Dr. Jerrell Ross Richer) for their advice and support throughout the research and writing process as well as our Goshen College student research fellows (Ben Knoll, Morgan Kraybill, Maria Meyer-Byler, Sara Alvarez, Daisy Gaspar, Leah Yoder, Daniel Moya, and Charlotte Barnett) for their assistance and hard work in many aspects of the project.

Thanks also to the following officials in the school districts studied: South Bend Community School Corporation: Mr. James Kapsa, Superintendent and Ms. Maritza Robles, Director of Bilingual Education; Elkhart Community Schools: Mr. Mark T. Mow, Superintendent and Dr. John R. Hill, Director of Curriculum and Instruction; West Noble School Corporation: Dr. Dennis VanDuyne, Superintendent; Goshen Community Schools: Dr. Bruce Stahly, Superintendent and Dr. Diane Woodworth, Deputy Superintendent.

Also, we would want to take this opportunity to thank the countless number of leaders in our community that were instrumental in helping us develop this study. Among them we would like to specially thank Mr. Jimmer Prieto and Ms. Zulma Prieto, Mr. Miguel Millan, Mr. Isrrael Mujica, Mr. Gilberto Perez, Ms. Araceli Lepe, and Rev. Jose Luis Gutierrez from Goshen, Ms. Liliana Quintero from the Hispanic Latino Health Coalition of Elkhart County, Ms. Rebecca Ruvalcaba from La Casa de Amistad in South Bend, and Ms. Margarita White from Noble County Community Foundation in Ligonier. Their support was an invaluable gift to the development of this effort.

Finally, thanks to our colleagues at the Institute for Latino Studies at the University of Notre Dame (Dr. Karen Richman, Tracy Grimm, Maria Awal, Dr. Andrew Deliyannides, Josefa Palacios, and Allert Brown-Gort) for their contributions throughout the development of the research project.

About the Project

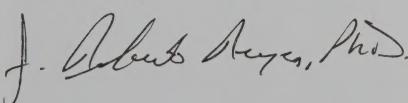
The goal of this study is to help Goshen College grow in its capacity to address the educational needs of all students of color in our region. One of the initial research projects of Goshen College's Center for Intercultural Teaching and Learning (CITL) was to conduct a community study that explores the presence and experience of Latinos living in North Central Indiana. The study was conducted in collaboration with the Institute for Latino Studies (ILS) at the University of Notre Dame.

The study examined three critical areas of the experience of Latinos in North Central Indiana. The first component of the study examines the demographic and economic context by delineating the recent surge of the Latino population since the early 1990s in three counties of North Central Indiana: St. Joseph, Noble, and Elkhart.

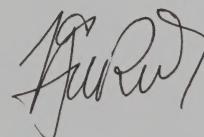
The second component of the study provides a historical account of the settlement and adjustment experience of Latinos of four representative cities within these counties: South Bend, Elkhart, Goshen, and Ligonier. Through the use of interviews of key informants and archival material this component aims to tell a more personal story of the settlement experiences of Latinos to this area.

The third component of the study provides an assessment of the educational experiences of Latino high school students and their families in South Bend, Elkhart, Goshen, and Ligonier. Through the use of focus groups and interviews, this component aims to study how the educational systems in North Central Indiana are experienced by Latino immigrant students, Latino parents, and school administrators.

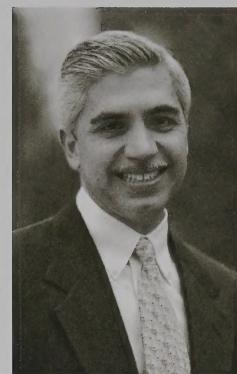
Through this project CITL and ILS strive to provide community leaders, students, educators, and policymakers a more comprehensive understanding of the social, economic, historical, and educational factors affecting Latinos in North Central Indiana and the implications for access to higher education in the years to come.



J. Roberto Reyes
Project Co-editor
Director of Research
Center for Intercultural
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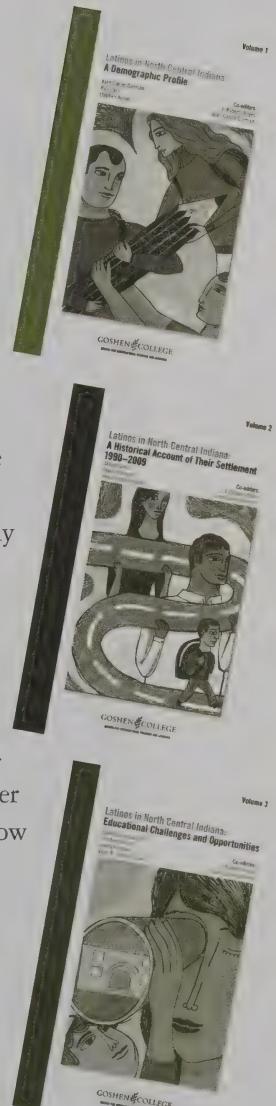


Introduction

This is the first in a series of three reports examining the origin and present situation of Latinos in North Central Indiana. This report offers a demographic, economic, and educational overview of Latinos in Elkhart, Noble, and St. Joseph counties, which have all experienced a wave of Latino immigration since the 1990s. The second report, *Latinos in North Central Indiana: A Historical Account of Their Settlement, 1990–2009*, puts these demographic findings into historical context by giving an account of the recent development of the Latino communities in our region as told by members of those communities. The third, *Latinos in North Central Indiana: Educational Challenges and Opportunities*, examines how Latino students are faring in our area schools.

Though contiguous, Elkhart, Noble, and St. Joseph counties have great diversity in their Latino populations. Elkhart County has experienced the most Latino immigration in recent years, apparently fueled by jobs in its manufacturing industry. St. Joseph County, while still experiencing immigration, seems to have a more settled Latino community. Noble County's Latino population is small by comparison. Its Latinos are highly concentrated in rural areas in the western part of the county.

In all three counties Latinos face adversity. In comparison to non-Latino whites, Latinos have higher poverty rates, lower income, lower educational attainment, and lower home ownership rates. Latinos' low high school graduation rates are a particular concern, as they speak to the future generation's ability to improve its economic outlook. However, Latinos are a young and growing population that, despite their challenges, remain an asset for their communities. Provided with the right economic and educational policies, there is no reason why these Latino populations could not thrive and bring further economic growth to the area.





About the Data Sources

The information presented in this report comes from several sources, but the most heavily cited is the US Census Bureau. Because the Census Bureau, at least in theory, collects information from every person living in the United States, it would not be unreasonable to assume that Census Bureau information is exact, reliable, and complete. But this is not always the case. Because of issues relating to privacy and identity theft, the Census Bureau has mechanisms in place to prevent any information from being released that might allow for the identification of individuals. These mechanisms sometimes limit the amount of information the Census Bureau is willing or able to release.

The likelihood of identifying an individual from socioeconomic and demographic data increases as the area of study becomes more specific. In a very lightly populated area, it would not take much detail to be able to figure out the identities of some or all of the respondents. Because of this the Census Bureau releases only limited information about less populous areas. In larger counties such as St. Joseph and Elkhart the Census Bureau has released enough



information to allow us to conduct analyses by race and other socioeconomic factors. Noble County's population, however, is so small that the Census Bureau will not release the data necessary to conduct the same analyses. This limits what we can reliably conclude about the demographic, economic, and educational profile of Noble County. For this reason, Noble County is omitted from many of our figures.

In addition to this limitation, much of the data we use was collected through surveys for which only a fraction of the people in a given area were questioned. Such surveys have the advantage of providing information about a general population without incurring the cost of contacting every individual within that population. However, because not everyone is questioned, researchers have to live with some uncertainty or error in their data.

Fortunately, it is possible to calculate just how much error any given survey may have. While it may be impossible to say what the average income of Latinos in St. Joseph County is exactly, there is a range of possible values within which we can be reasonably certain the actual value resides. This range is called a "confidence interval." On charts in this report confidence intervals are represented by vertical lines above and below each estimate. These vertical lines also help us to determine whether two estimates are statistically different. If the vertical lines overlap each other, there is a great likelihood that the two estimates are either not different or that there is not enough information available to determine if the two estimates really are different.

Because the decennial US Census theoretically includes every person living in the United States, in this report it is assumed that the percentages and indicators obtained from decennial Census data have no or minimal error. In these cases the vertical lines are omitted from the charts.

From the US Census Bureau we use the 1970, 1980, 1990, and 2000 US population census. We also use the 2009 American Community Survey (ACS) and the 2006–2008 ACS three-year estimate Public-Use Microdata Sample. Information about these sources of information can be found at <http://www.census.gov>.

We also use information from the Department of Education (DOE) of Indiana, which collects statistics about students from all of Indiana's school districts. Like the US Census, when the student groups are small the DOE will withhold certain information such as race and ethnicity in order to protect the privacy of its students. For this reason, we can only investigate the situation of Latinos in school districts where the size of the student population is large enough to allow the DOE to release data on race and ethnicity. Since this information is administrative data, we omit vertical lines (confidence intervals) from charts based on these estimates. Information about this source of data can be found at <http://www.doe.in.gov>.

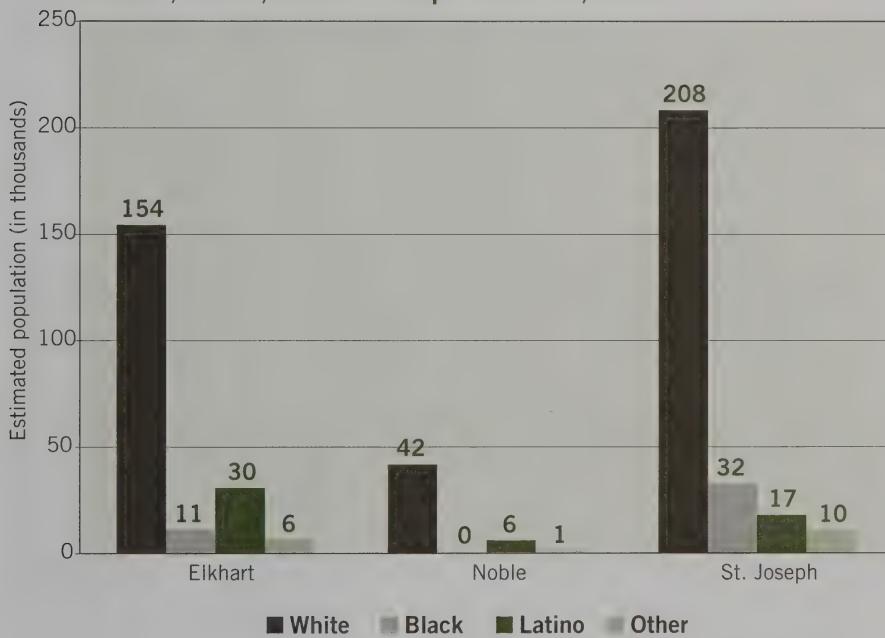




Demographic Overview

The Latino population in Elkhart, Noble, and St. Joseph counties has been steadily increasing since 1970, growing from the less than one percent of the population into a significant minority.¹ Across all three counties whites remain a large majority. Elkhart and Noble counties have no large minority populations aside from Latinos. St. Joseph County, in addition to its whites and Latinos, has an African American population that is larger than its Latino population (Figure 1).

Figure 1
Population by Race/Ethnicity:
Elkhart, Noble, and St. Joseph Counties, 2009



Source: US Census Bureau, Population Estimates 2010

¹ The term "Latino" is used in this report to refer to people who live in the United States and self-identify as "Latino" or "Hispanic."



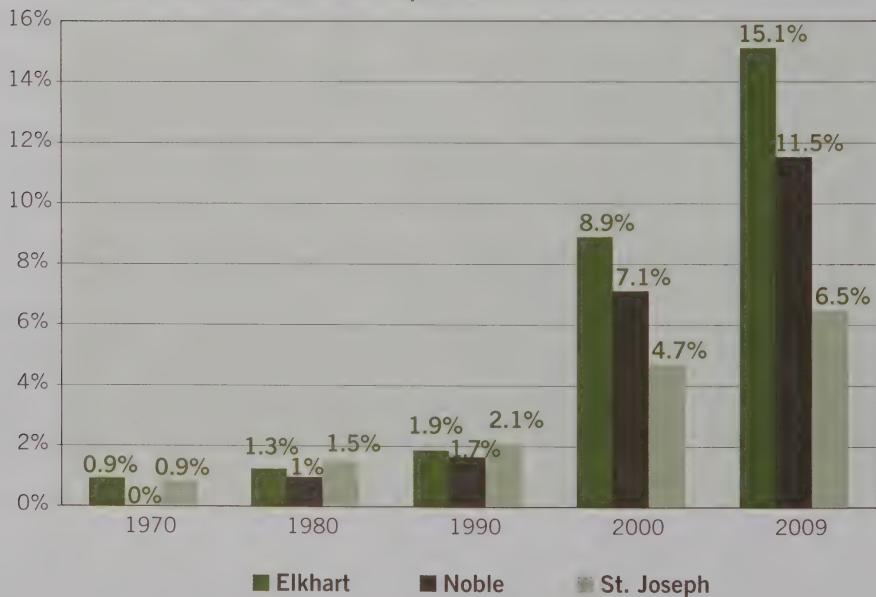
Traditionally, Latinos have entered the United States through large “gateway” cities, such as Chicago, New York, and Miami. The increasing settlement of Latinos in less densely populated areas like North Central Indiana is a relatively recent phenomenon. These “new settlement areas” are able to offer not only employment opportunities, but the very real possibility of home ownership, which can hold a strong appeal for immigrants. Though their numbers are small relative to the Latino populations of the traditional gateway cities, Latinos arriving in new settlement areas can very quickly change the demographic makeup of the smaller communities they are entering.

Latino Population Growth

Though Latino population growth has been continuous in Elkhart, Noble, and St. Joseph counties between 1970 and 2009, the majority of that growth took place in the 1990s (Figure 2). Between 1990 and 2000 Elkhart County saw Latinos increase their share of the population from 1.9 to 8.9 percent or a net gain of 7 percentage points. In Noble and St. Joseph counties, the gains were 5.4 and 2.6 percentage points respectively, more than double the growth between 1970 and 1990. In the second report in this series, *Latinos in North Central Indiana: A Historical Account of Their Settlement, 1990–2009*, participants in this most recent wave of Latino immigration tell their stories.

After 2000 growth continued to be substantial but did slow across all three counties. While Elkhart County’s Latinos increased their share of the population by 0.70 percent per year between 1990 and 2000, that rate decreased to 0.62 percent between 2000 and 2009. Growth in Noble County decreased from 0.55 percent per year in the ’90s to 0.44 percent per year after 2000. In St. Joseph County the rate went from 0.26 percent per year to 0.18.

Figure 2
Latino Share of the Population:
Elkhart, Noble, and St. Joseph Counties, 1970–2009



Source:

US Census Bureau, US Census 1970, 1980, 1990, 2000, Census Estimates 2010

Of course, Latinos in these counties were only able to increase their share of the population so dramatically because their initial populations were so low. The rapid proportional growth represents only modest growth in numbers of individuals, and until 1990 the Latino populations were quite small indeed. Even after 19 years of extraordinary proportional growth, Latinos are still far from being a majority of the population. Even so, their rapid growth across the three counties has dramatically changed the demographic landscape, bringing a significant minority population to two counties that were almost exclusively white before.



Latino Urbanization: Ethnic Enclaves?

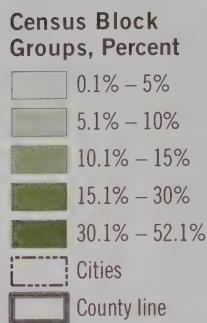
The majority of North Central Indiana Latinos live in the urban areas of the three counties. The cities with the highest concentrations of Latinos are South Bend-Mishawaka, Elkhart-Goshen, and Ligonier.

In many major cities Latinos are often highly clustered in communities where the population is almost exclusively Latino. Whether this is due to culture, language, economic forces, discrimination, or combinations of all the above, immigrant groups often form “enclave” communities. It is difficult to find enclave communities in these Indiana counties, however. Across Elkhart, Noble, and St. Joseph counties Census data show that nearly all Latinos live in neighborhoods where they make up less than half of the population (Map 1). In fact, the largest concentration lives in census tracts where Latinos make up less than 10 percent of the residents.

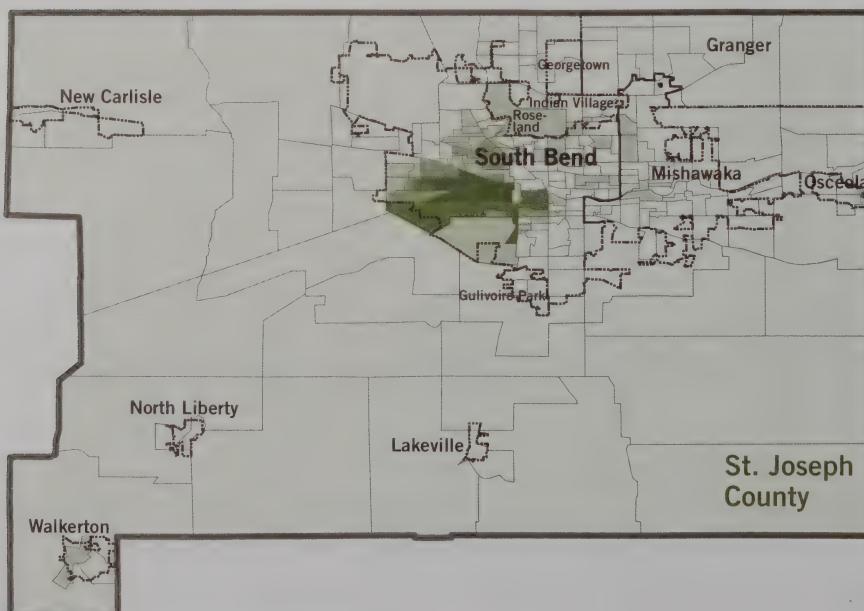
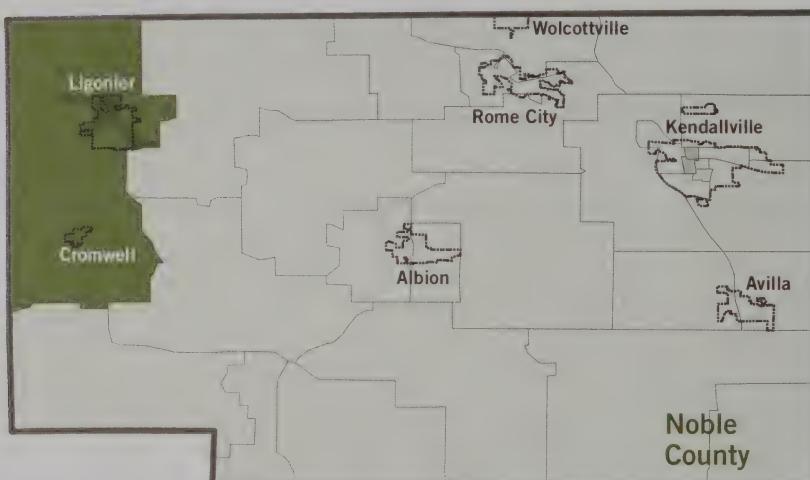
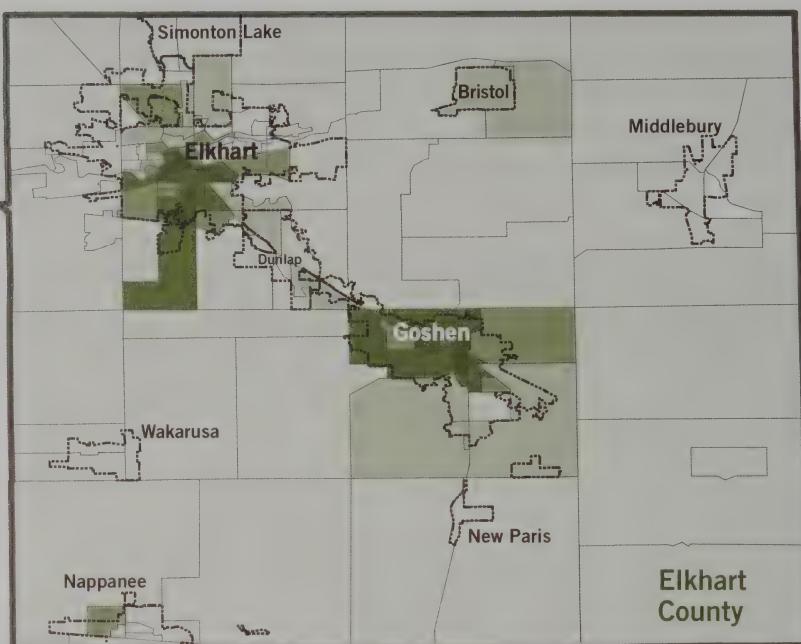
So have these communities avoided the pattern of Latino enclaves that is so prevalent in the traditional gateway cities? Perhaps not. Map 2 shows the changing racial makeup of census tracts in the three counties between 1990 and 2000. While a few census tracts lost Latinos, the overwhelming majority of tracts with a pre-existing Latino population showed that population increasing, some by as much as 30 percent. Areas that did not already have a large number of Latinos tended not to show such an increase. These data suggest that while the sorts of Latino enclaves that are present in Chicago and Miami may not have formed yet, many North Central Indiana communities are moving in that direction. It remains to be seen whether this trend will continue or if Latinos will spread out as they become better integrated into the area.



Map 1
Concentration of the Latino Population, by Census Block Groups:
Elkhart, Noble, and St. Joseph Counties, 2000

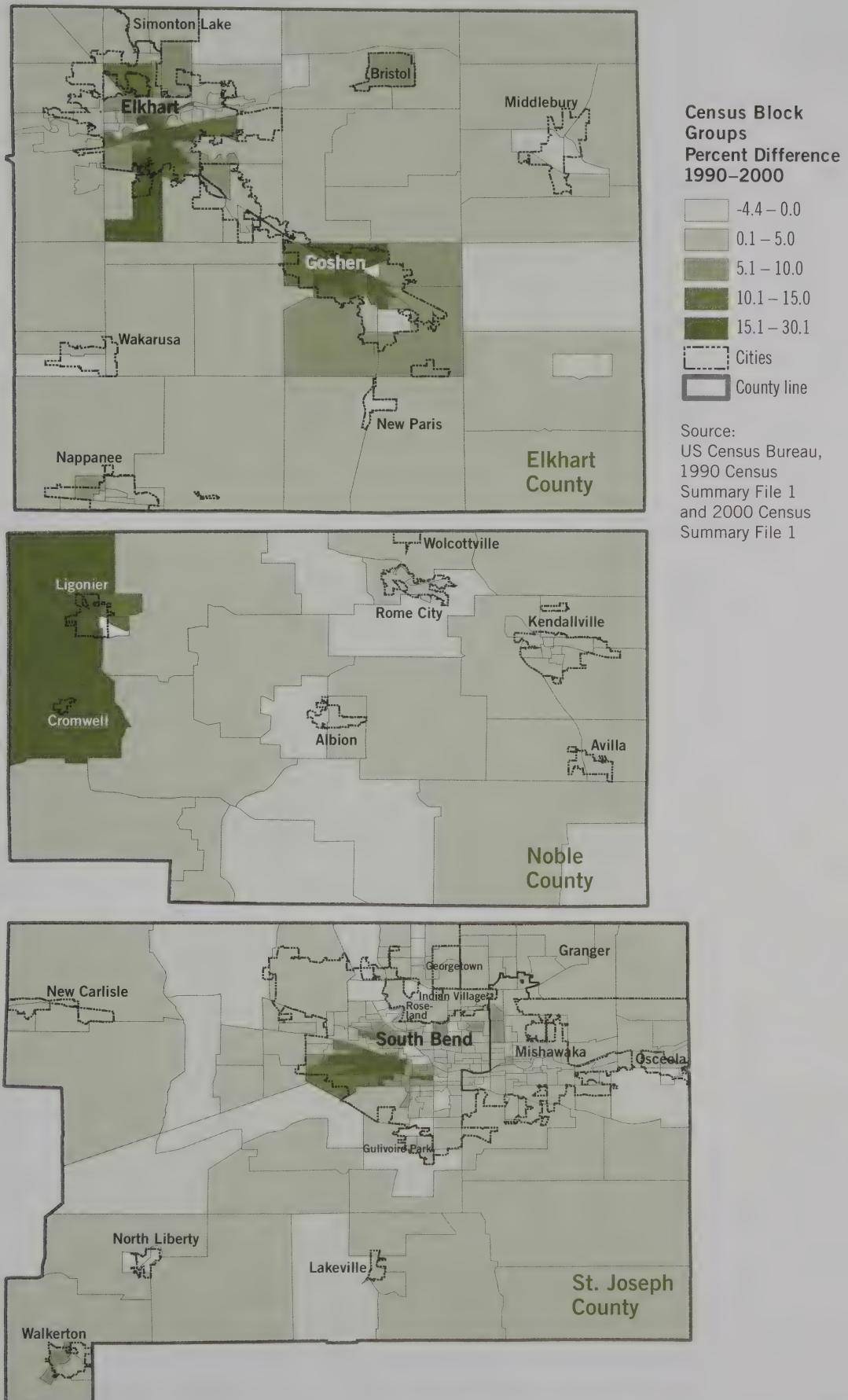


Source:
US Census Bureau,
2000 Census
Summary File 1



Map 2

Change in the Concentration of the Latino Population, by Census Block Groups: Elkhart, Noble, and St. Joseph Counties, 1990–2000



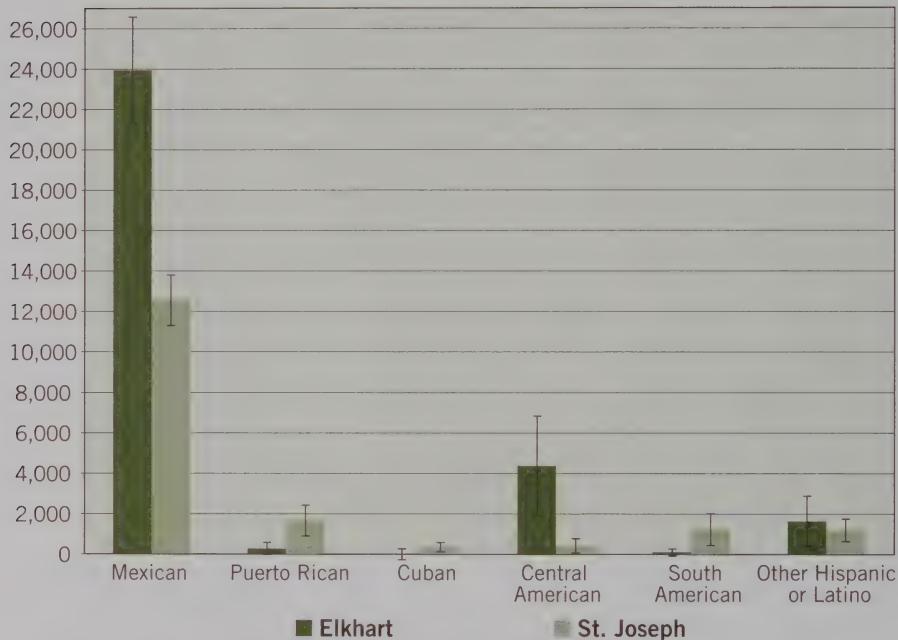


Countries of Origin

Nearly eight out of every 10 Latino residents of Elkhart and St. Joseph counties are of Mexican origin, with most of the remaining Latino population made up of Puerto Ricans and Central Americans (Figure 3). The Puerto Rican and Cuban populations have been growing recently, which may represent a national trend of US-born Latinos migrating from traditional population centers on the east coast (Miami and New York) into smaller “micropolitan” areas in search of greater economic opportunities. The Central American constituent represented in this study consists principally of Guatemalans, Salvadorans, and Dominicans. Noble County’s Latino population was not large enough to provide meaningful figures regarding country of origin.

Figure 3

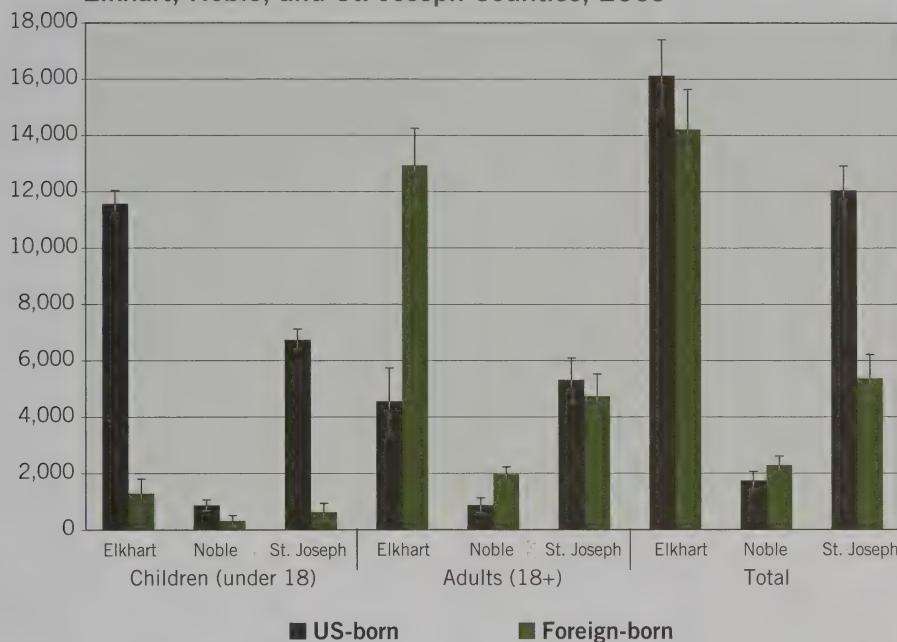
**Latino Population, by Country of Origin:
Elkhart and St. Joseph Counties, 2009**



Note: Vertical bars represent the 90 percent confidence interval

Source: US Census Bureau, 2009 American Community Survey (American FactFinder)

Figure 4
**Latino Population, by Age and Nativity:
 Elkhart, Noble, and St. Joseph Counties, 2009**



Note: Vertical bars represent the 90 percent confidence interval

Source: US Census Bureau, 2009 American Community Survey (American FactFinder);
 Noble County data from US Census Bureau, 2006–2008 American Community Survey
 (American FactFinder)

Nativity

Census data show that most of the Latino population's growth has been among foreign-born Latinos (Figure 4), especially since 1990, indicating that North Central Indiana has become a destination for international Latino immigration. Because foreign immigrants tend to come to the United States when they are in their prime child-rearing years, they also tend to have very high fertility rates. This fact can be used to determine, in a broad sense, how recently foreign-born immigrants have arrived in the country. A disproportionately high number of young children, in combination with a large number of foreign-born adults, can indicate that immigration has recently occurred or is still ongoing. A more modest number of children can indicate that immigration has slowed or ended. Elkhart County has large numbers of Latino children, strongly suggesting a Latino population that has arrived to the country relatively recently. St. Joseph County has a much smaller proportion of US-born Latino children, which may indicate that its Latino communities are comparatively settled, with a large percentage of the community having been in the country for some time.

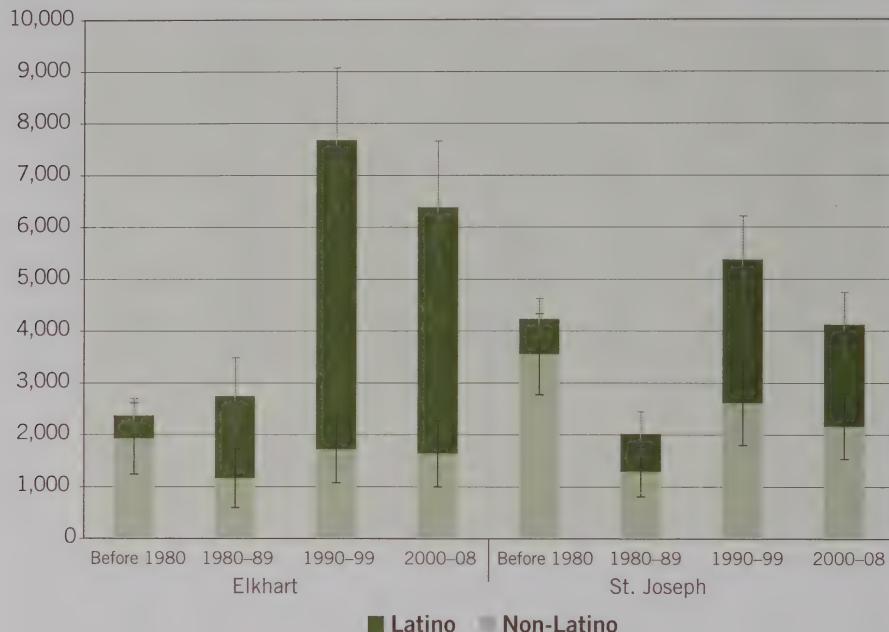
Further support for this supposition is found in Census data on immigrants' year of arrival in the United States (Figure 5). Not only do these data show that the largest migration wave to the area occurred during the 1990s, they also show that Latino immigration overtook all other foreign immigration to Elkhart County during this time. They also show that while Latino immigration to St. Joseph County increased, it never overwhelmed non-Latino immigration as it did in Elkhart. There Latinos who arrived in the United



States between 1990 and 2008 outnumber all other immigrants who arrived during the same period by a ratio of almost three-to-one. In St. Joseph County non-Latino immigration remained roughly equivalent to Latino immigration in the same time period.

Figure 5

Foreign-born Residents, by Race/Ethnicity and Year of Arrival in the United States: Elkhart and St. Joseph Counties, 2006–2008

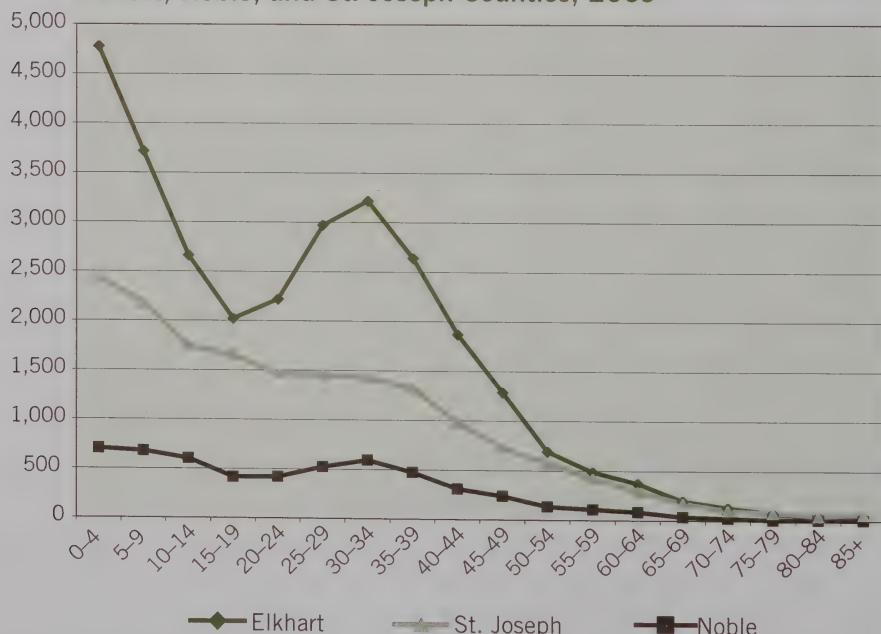


Note: Vertical bars represent the 90 percent confidence interval

Source: Authors' calculations based on US Census Bureau, 2006–2008 American Community Survey Three-Year Public-Use Microdata Sample

Figure 6

Age Distribution of the Latino Population: Elkhart, Noble, and St. Joseph Counties, 2009



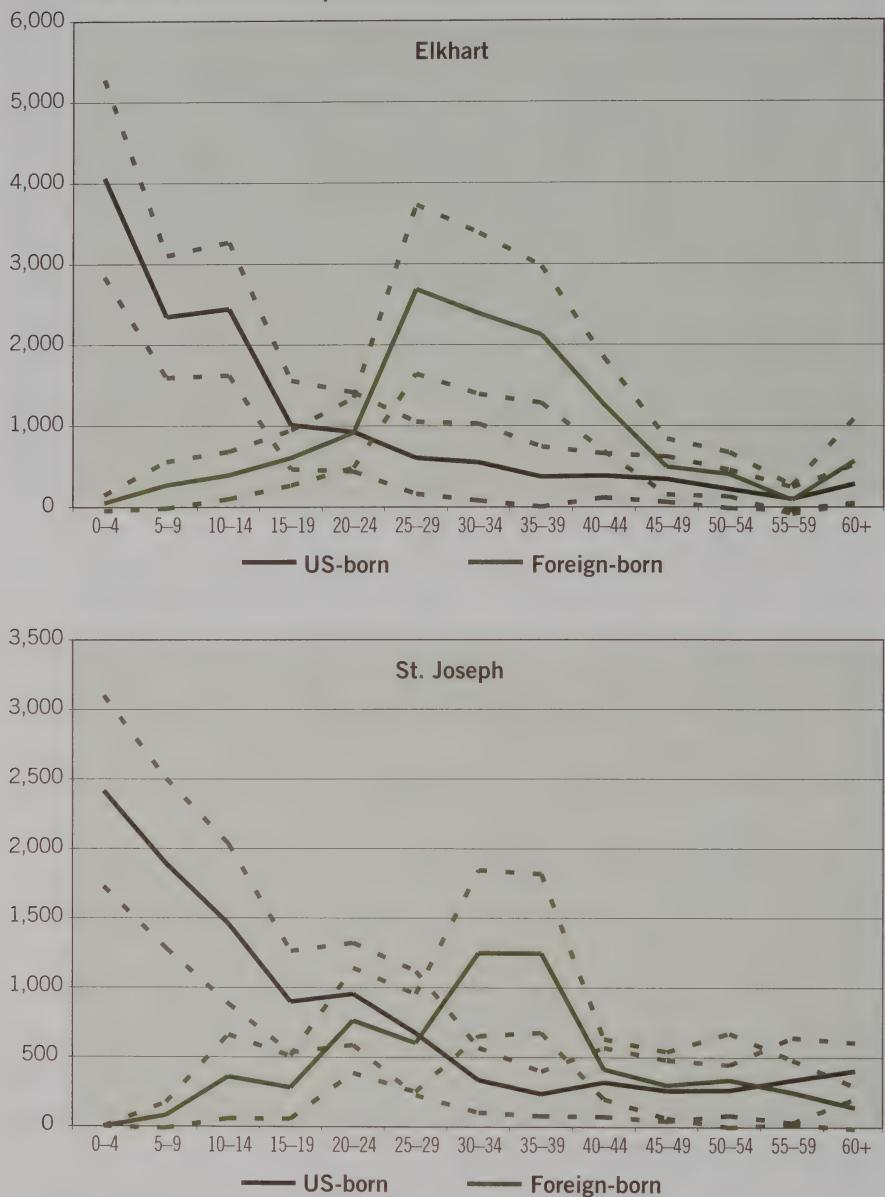
Source: US Census Bureau, Population Estimates 2010



As a result of the varying levels of immigration St. Joseph and Elkhart counties have Latino populations with very different age distributions (Figure 6). In Elkhart County two surges can be seen in the age distributions: one for Latinos between 24 and 40 (working-age immigrants) and one for Latinos under 18 (those same immigrants' children). The pattern is even more clear when the age distributions for US- and foreign-born Latinos are separated out (Figure 7). There is clearly a large difference between the age distributions of US- and foreign-born Latinos in Elkhart, with the median age of foreign-born Latinos significantly higher than that of US-born Latinos. The large number of young US-born Latinos will have profound implications for school systems and for the job market in the future. At some point a surge of young US-born Latinos will enter Elkhart's workforce. St. Joseph County, while also having a relatively young Latino population, can expect a more gradual increase in the number of young Latinos entering the workforce. Young US-born Latino students are already entering area schools in greater numbers. Their experiences are the subject of the third report in our series, *Latinos in North Central Indiana: Educational Challenges and Opportunities*.



Figure 7
Age Distribution of the Latino Population, by Nativity:
Elkhart and St. Joseph Counties, 2006–2008



Note: Dotted bands represent the 90 percent confidence interval

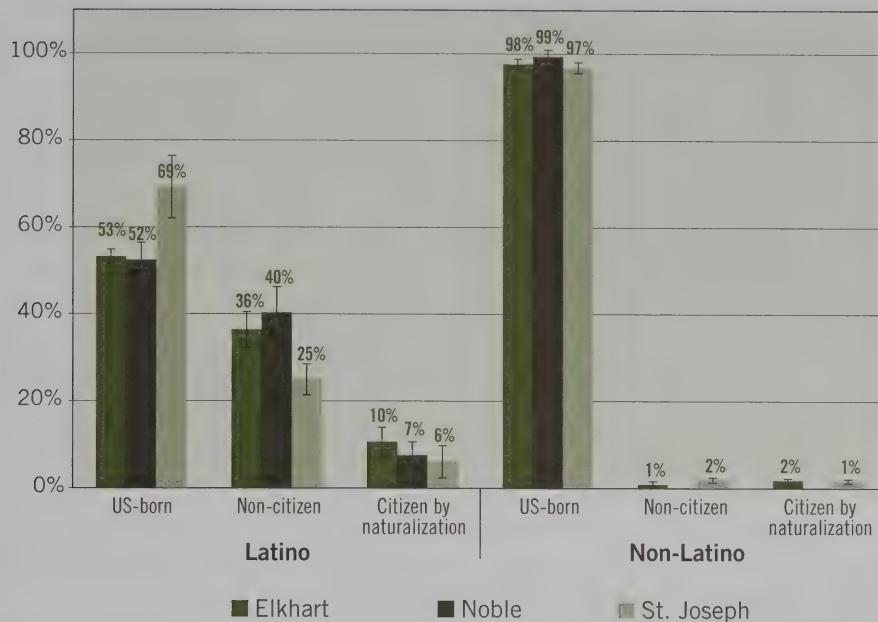
Source: Authors' calculations based on US Census Bureau, 2006–2008 American Community Survey Three-Year Public-Use Microdata Sample

Citizenship

Figure 8 shows that about three-fifths to one-half of Latinos in Elkhart, Noble, and St. Joseph counties are foreign born. The number of foreign born among the local Latino population means that the quest for citizenship is a prominent element of their shared experience. Foreign-born Latinos appear to be becoming citizens at relatively low rates (Figure 9). In all three counties about 20 percent of foreign-born Latinos have become naturalized citizens. And in all three counties foreign-born non-Latinos have become naturalized at a higher rate—double the rate in Noble and St. Joseph counties and triple the rate in Elkhart County.

Figure 8

**Total Population, by Citizenship Status and Race/Ethnicity:
Elkhart and St. Joseph Counties, 2009**

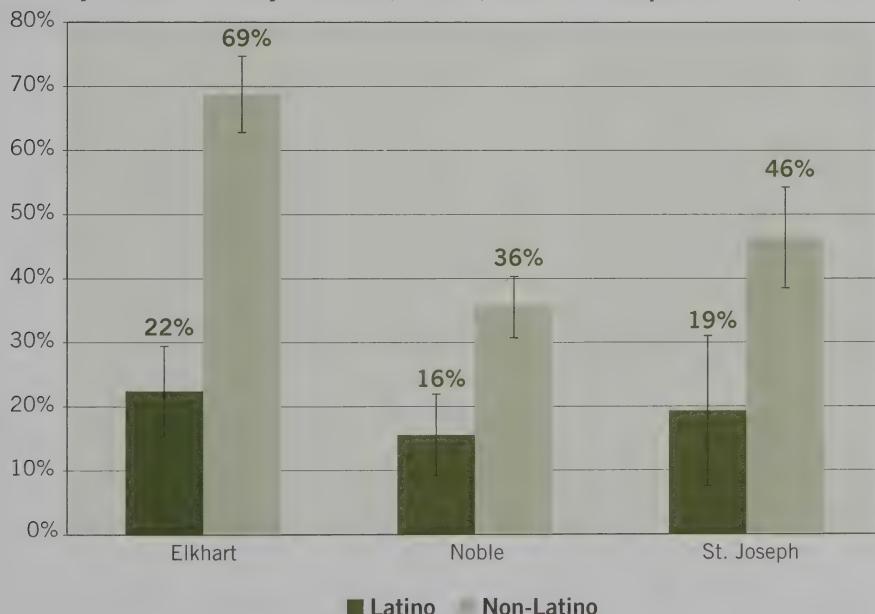


Note: Vertical bars represent the 90 percent confidence interval

Source: US Census Bureau, 2009 American Community Survey (American FactFinder);
Noble County data from US Census Bureau, 2006–2008 American Community Survey
(American FactFinder)

Figure 9

**Percentage of Immigrants Who Have Become Naturalized Citizens,
by Race/Ethnicity: Elkhart, Noble, and St. Joseph Counties, 2009**



Note: Vertical bars represent the 90 percent confidence interval

Source: US Census Bureau, 2009 American Community Survey (American FactFinder);
Noble County data from US Census Bureau, 2006–2008 American Community Survey
(American FactFinder)



Family and Household Structure

Given the recent wave of Latino immigration we might expect the family structure of Latinos in our area to reflect the historically observed pattern in which the first wave of Latino arrivals is predominantly male, with spouses or children following only after a community has been at least partially established. Because males often live together to save money, non-family households tend to be large, especially as immigration is increasing. Only after a Latino community has reached a certain size do family households develop and gender ratios balance out.²

However, the evidence in North Central Indiana does not reflect this pattern. In St. Joseph County Latino households are about as likely as white households to be headed by a married couple and much more likely than whites or African Americans to be headed by a married couple with children. In Elkhart County Latino households are less likely than white households though more likely than African American households to be headed by a married couple, though again more likely than either whites or African Americans to be headed by a married couple with children.

Table 1

**Distribution of Population, by Race/Ethnicity and Family Type:
Elkhart and St. Joseph Counties, 2006–2008**

	White	Black	Latino
Elkhart			
Married couple with children <18	41–44%	17–30%	51–62%
Married couple with no children <18	27–30%	7–17%	1–4%
Non-family household	4–5%	2–7%	4–10%
Single person household	8–10%	6–16%	1–4%
Single parent with children <18	11–14%	37–52%	21–30%
Single parent with no children <18	3–4%	2–7%	3–9%
St. Joseph			
Married couple with children <18	36–39%	23–31%	57–68%
Married couple with no children <18	27–29%	8–13%	4–9%
Non-family household	4–6%	4–8%	3–7%
Single person household	12–14%	10–15%	1–4%
Single parent with children <18	10–12%	32–41%	9–16%
Single parent with no children <18	4–6%	6–10%	7–15%

Note: These distributions are expressed as ranges to show the 95 percent confidence interval

Source: Authors' calculations based on US Census Bureau, 2006–2008 American Community Survey Three-Year Public-Use Microdata Sample

The likely explanation for this high number of households headed by married couples is that the early period of initial settlement has passed and that the communities in St. Joseph and Elkhart counties are already becoming well established. St. Joseph County's even higher rate of households headed by married couples would indicate that its communities are even more mature than Elkhart's, which corroborates our earlier findings with respect to nativity (see Figure 5).

² J. Durand, D.S. Massey, and R.M. Zenteno, "The Changing Geography of Mexican Immigration to the United States: 1910–1996." *Social Science Quarterly* 81, no. 1 (2000): 1–15.



Economic Overview

The economic opportunities in North Central Indiana have been a major draw for immigrants, and many Latinos have come to the area seeking better economic prospects. In this section we explore how Latinos are faring economically by examining several key labor-market indicators.

Occupations and Industries

Latinos tend to be employed in low-skill fields such as production operation (e.g., assembly line jobs in Elkhart County's recreational vehicle industry), construction, and services (Figure 10). Non-Latinos are much more likely than Latinos to be employed in management occupations in both Elkhart and St. Joseph counties, but Latinos are much more likely than non-Latinos to be employed in production occupations. In St. Joseph Latinos are also more likely than non-Latinos to be employed in service occupations.

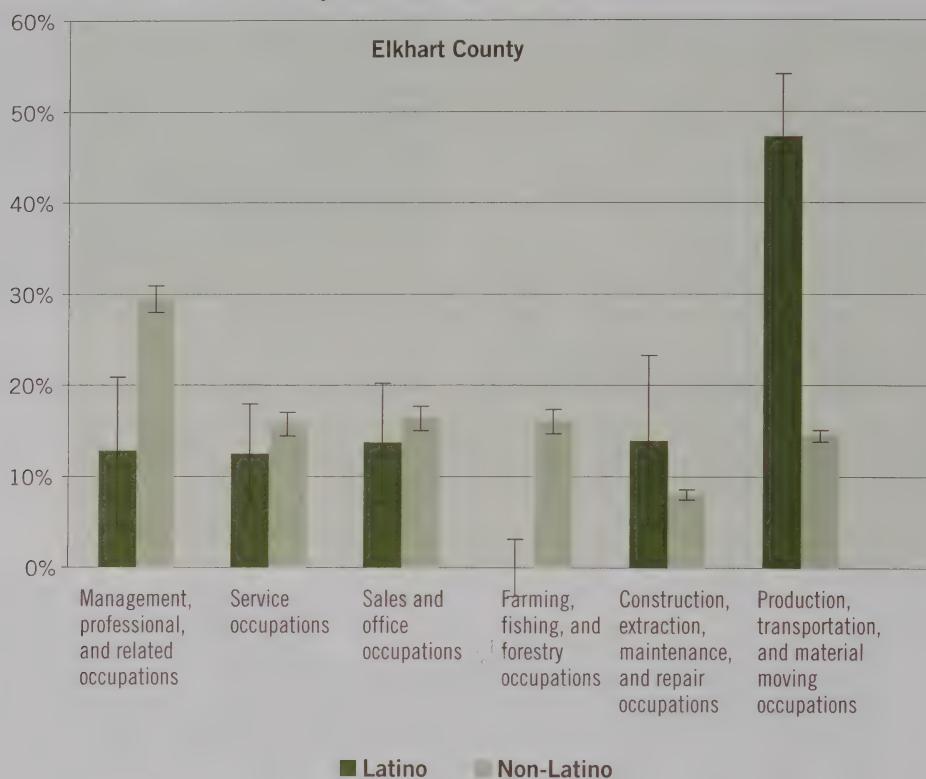
In both Elkhart and St. Joseph counties the two largest industries are manufacturing and services, each employing both more Latinos and more non-Latinos than any other industry (Figure 11). In Elkhart County a large majority of Latinos (49 percent) are employed in manufacturing, while only 30 percent are employed in services. In a county that has experienced such a large volume of recent immigration, the intense concentration of Latinos in the manufacturing industry strongly suggests that the manufacturing jobs were a significant draw for Latino immigrants. Non-Latinos, in contrast, while also employed in large numbers in manufacturing industry, are just as likely to be employed in services and have a strong presence in many other industries.

Manufacturing plays a lesser role in St. Joseph County's economy. While it is still one of the top two industries, the services industry employs more people. Just as in Elkhart, a larger percentage of Latinos are employed in manufacturing than non-Latinos, but because the manufacturing industry is smaller in St. Joseph, it is unable to employ as many Latinos as the services industry.





Figure 10
Distribution of Latino and Non-Latino Workers, by Occupation:
Elkhart and St. Joseph Counties, 2009



Note: Vertical bars represent the 90 percent confidence interval

Source: US Census Bureau, 2009 American Community Survey
(American FactFinder)



Figure 10 (continued)

**Distribution of Latino and Non-Latino Workers, by Occupation:
Elkhart and St. Joseph Counties, 2009**

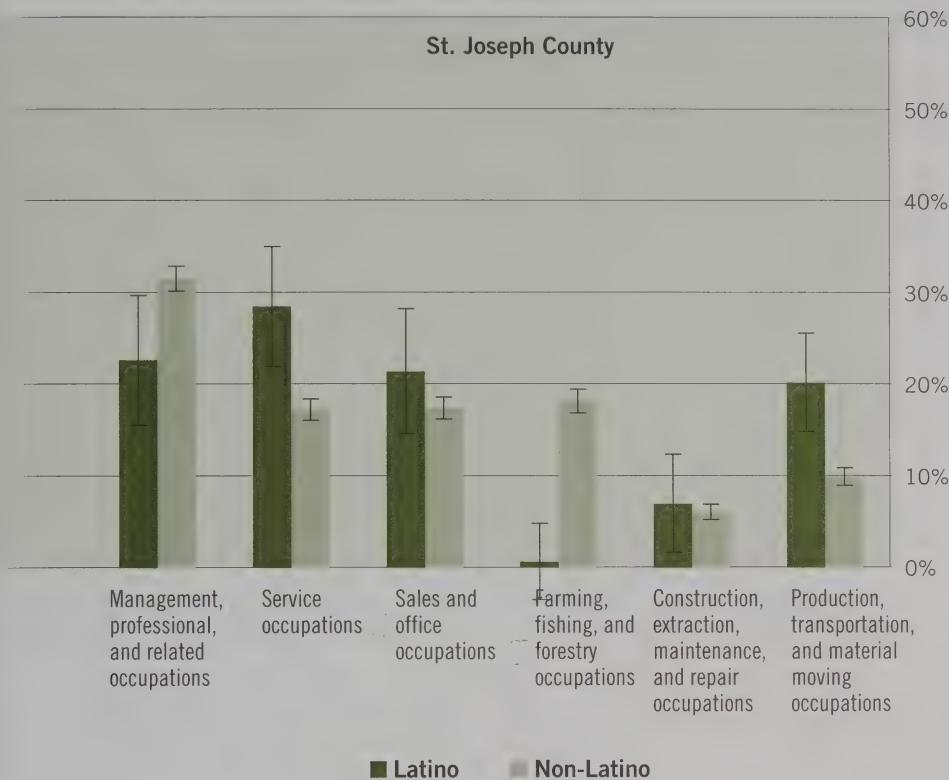
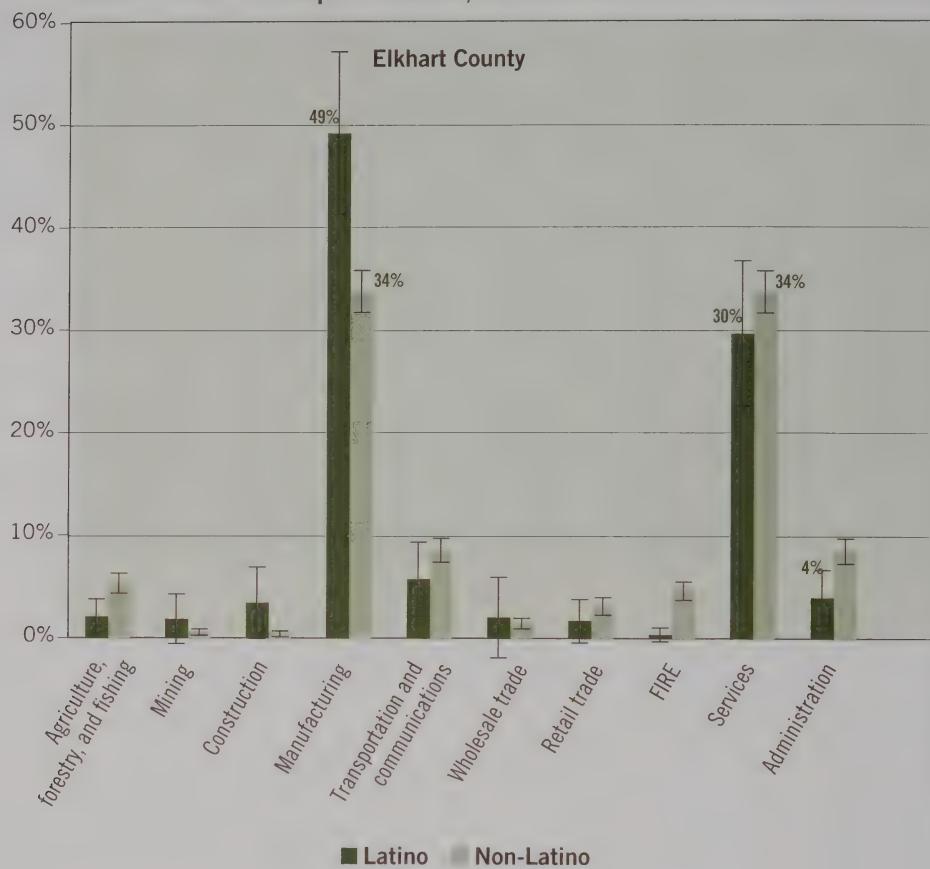




Figure 11
Distribution of Latino and Non-Latino Workers, by Industry:
Elkhart and St. Joseph Counties, 2006–2008



Note: Vertical bars represent the 90 percent confidence interval

Source: Authors' calculations based on US Census Bureau, 2006–2008 American Community Survey Three-Year Public-Use Microdata Sample

Workers, Wages, and Hours

Though the available data do not allow us to say how Latinos are faring relative to African Americans, it is clear that both African Americans and Latinos earn a significantly lower hourly wage than whites (Figure 12). At the same time, there is no evidence that they offset their low wages by working more hours than other groups (Figure 13).

It is sometimes asserted that Latino households compensate for low salaries by pooling the earnings of additional workers. But the numbers do not suggest that this is the case (Table 2). The number of Latino families with two or more workers is roughly comparable to that of whites. The number of households with three or more workers is comparable to whites in Elkhart County, but slightly higher than whites in St. Joseph County, a number clearly driven by the foreign born.

Figure 11 (continued)

**Distribution of Latino and Non-Latino Workers, by Industry:
Elkhart and St. Joseph Counties, 2006–2008**

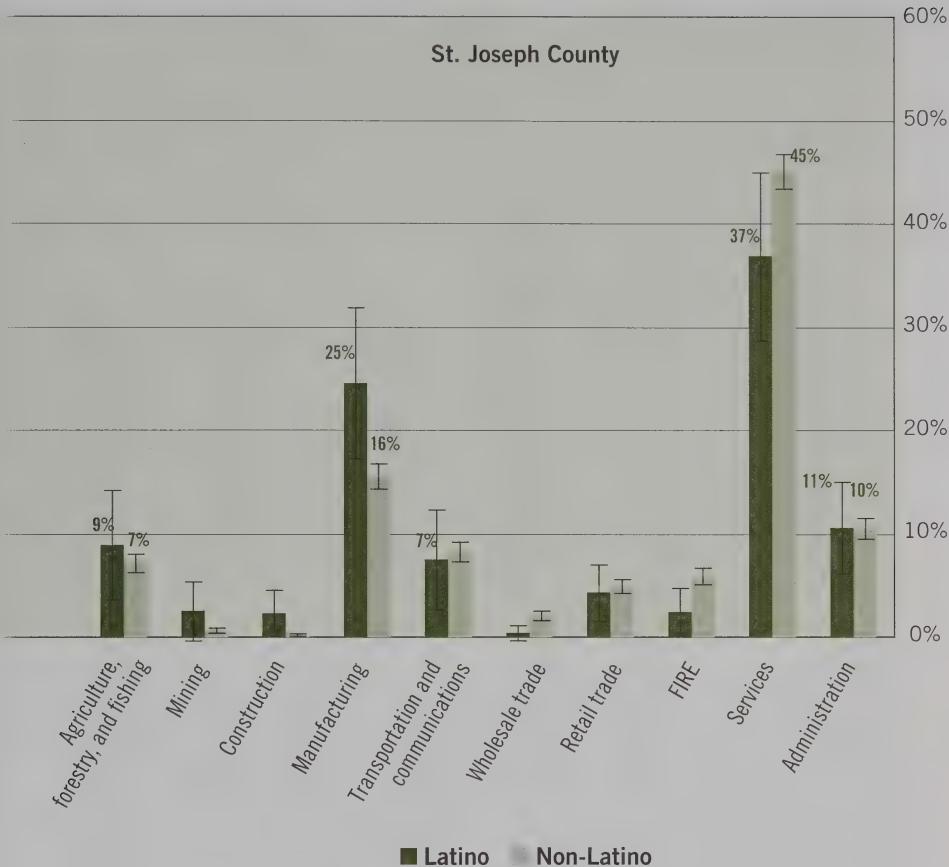
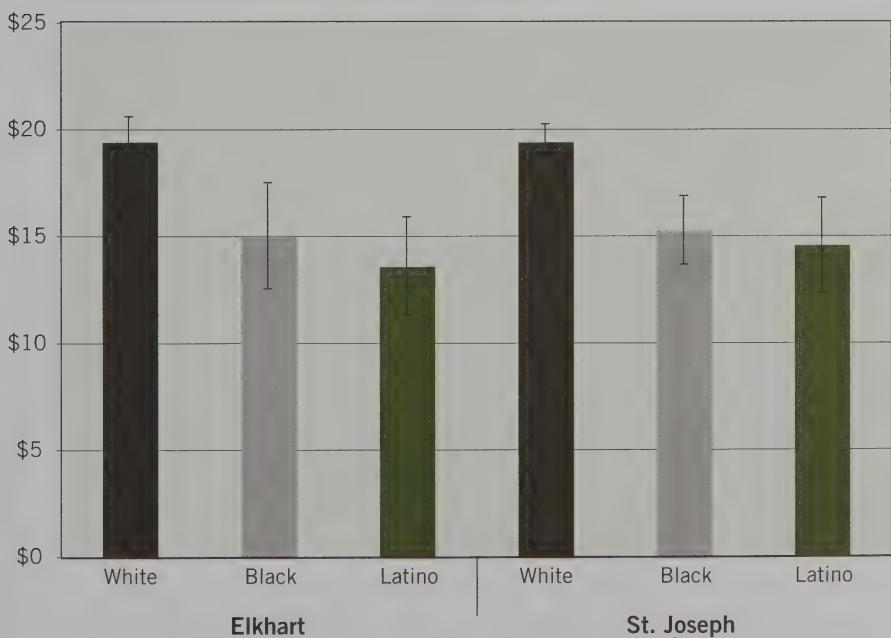


Figure 12

Hourly Wage, by Race/Ethnicity: Elkhart and St. Joseph Counties, 2006–2008



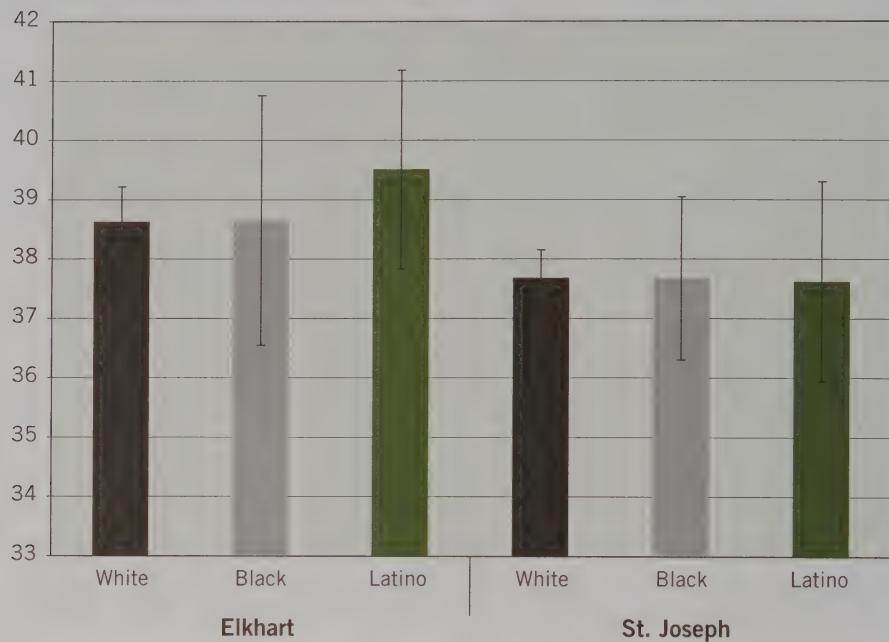
Note: Vertical bars represent the 90 percent confidence interval

Source: Authors' calculation based on US Census Bureau, 2006–2008 American Community Survey Three-Year Public-Use Microdata Sample



Figure 13

**Number of Hours Worked per Week, by Race and Ethnicity:
Elkhart and St. Joseph Counties, 2006–2008**



Note: Vertical bars represent the 90 percent confidence interval

Source: Authors' calculation based on US Census Bureau, 2006–2008 American Community Survey Three-Year Public-Use Microdata Sample

Table 2

**Number of Workers per Family, by Race/Ethnicity and Nativity:
Elkhart and St. Joseph Counties, 2006–2008**

	White	Black	Latino	US-born Latino	Foreign-born Latino
Elkhart					
No workers in family	5–7%	10–19%	2–5%	3–8%	0–2%
1 worker	29–32%	31–47%	30–41%	30–45%	25–42%
2 workers	42–46%	28–44%	40–52%	35–50%	41–59%
3 or more workers	18–22%	6–14%	11–19%	9–21%	10–22%
St. Joseph					
No workers in family	9–10%	11–19%	4–10%	5–14%	0–6%
1 worker	24–27%	41–51%	26–37%	29–44%	15–33%
2 workers	46–49%	27–35%	32–43%	28–42%	32–52%
3 or more workers	16–18%	5–11%	18–29%	13–25%	21–41%

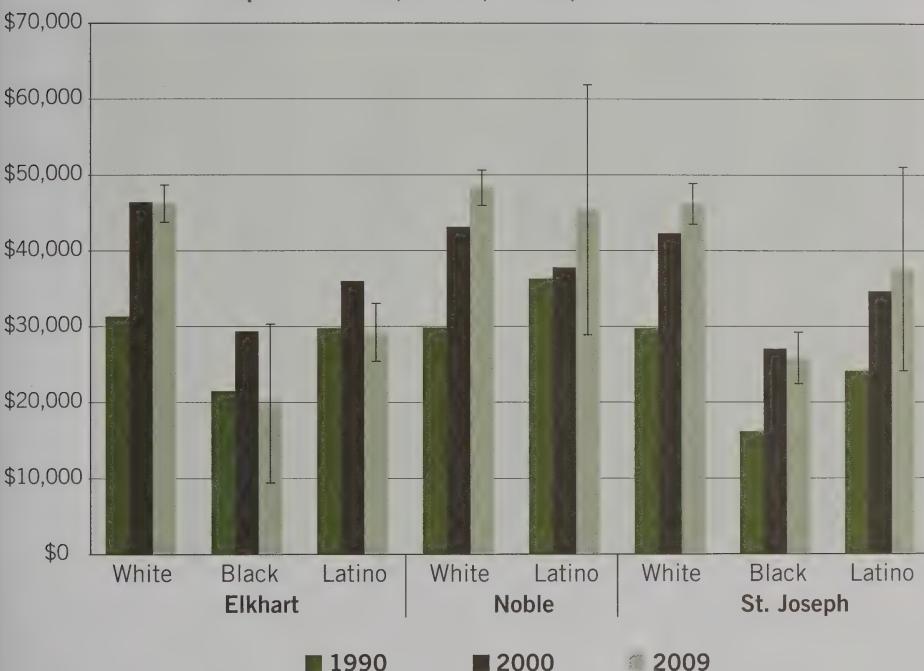
Source: Authors' calculation based on US Census Bureau, 2006–2008 American Community Survey Three-Year Public-Use Microdata Sample

Income and Poverty

What do all of these factors mean for Latino income? The available data do not allow us to draw firm conclusions. We cannot say with statistical confidence how Latinos are faring relative to African Americans in the three counties or relative to whites in Noble and St. Joseph counties. In Elkhart County Latino and white median income was comparable in 1990, but since then the median income of whites has jumped ahead of the median income of Latinos, which appears to have stagnated (Figure 14).

Figure 14

Median Household Income, by Race/Ethnicity: Elkhart, Noble, and St. Joseph Counties, 1990, 2000, and 2009



Note: Figures in 2008 dollars. Vertical bars represent the 90 percent confidence interval. The confidence intervals for the decennial Census data are not available.

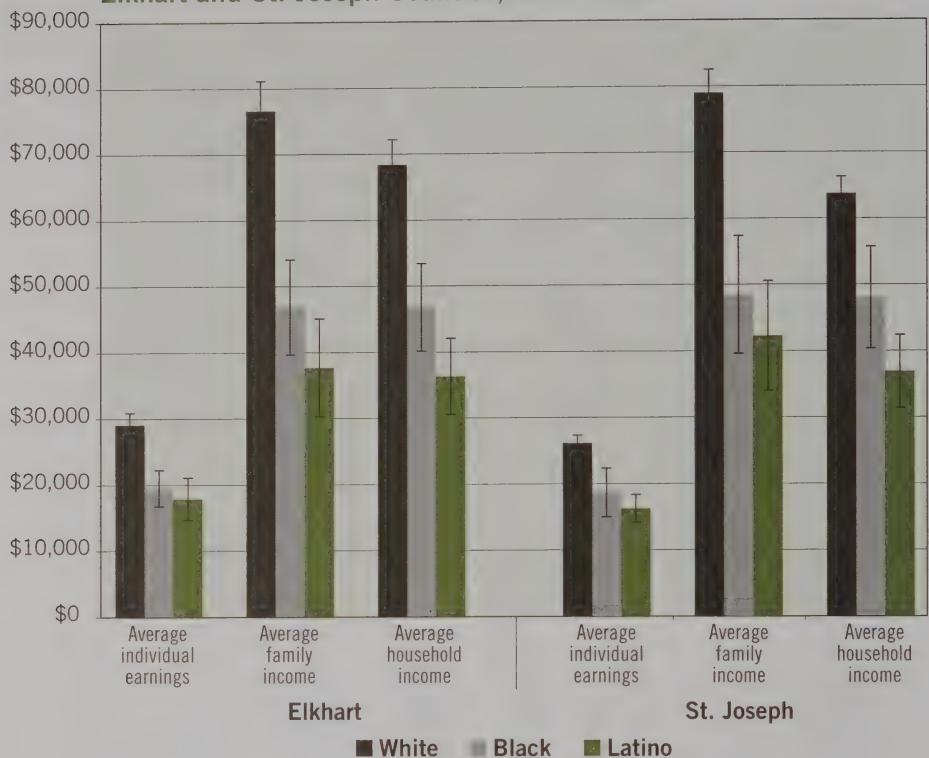
Source: Authors' calculation based on US Census Bureau, US Census 1990 and 2000, 2009 American Community Survey (American FactFinder); Noble County data from US Census Bureau, 2006–2008 American Community Survey Three-Year Public-Use Microdata Sample.

The data on average income provide a slightly clearer indicator of Latinos' economic position in North Central Indiana (Figure 15). Though Latinos and African Americans are still statistically indistinguishable, Latinos clearly lag behind whites in each of the income components shown in Figure 15: individual earnings (wages and salaries), family income (the combined income of two or more related persons), and household income (the combined income of one or more persons living in a housing unit).

With low income and low wages comes the possibility of living in poverty. Census data show that Latinos and African Americans are faring worse than whites with respect to poverty (Figure 16). Though whites live in poverty at the same rate in Elkhart and St. Joseph counties, Latinos are more likely to live in poverty in St. Joseph than Elkhart County and appear to be faring better than African Americans in Elkhart County.



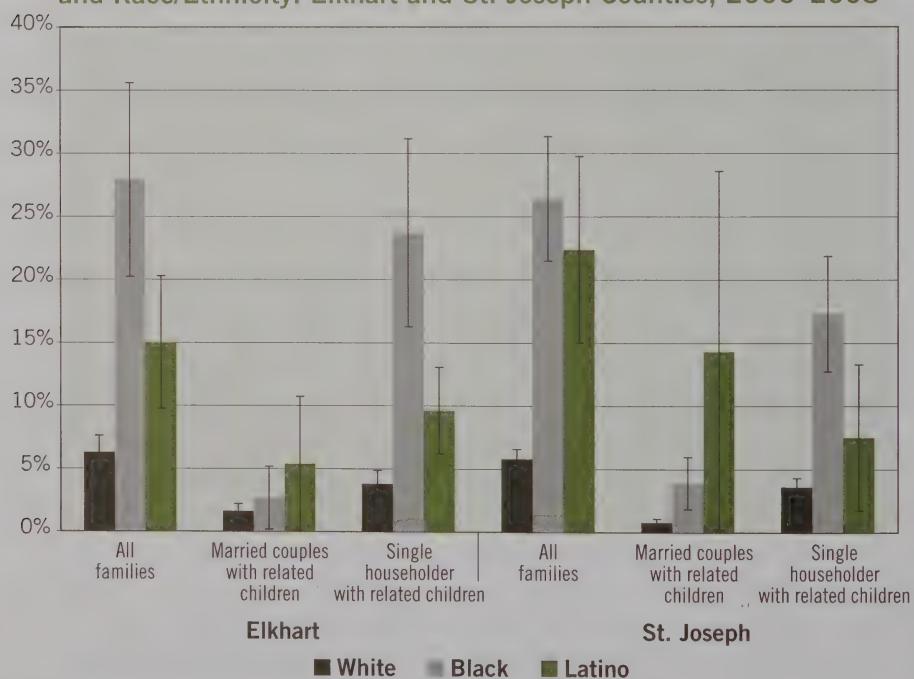
Figure 15
**Components of Income, by Race/Ethnicity:
Elkhart and St. Joseph Counties, 2006–2008**



Note: Vertical bars represent the 90 percent confidence interval

Source: Authors' calculations based on US Census Bureau, 2006–2008 American Community Survey Three-Year Public-Use Microdata Sample

Figure 16
Percentage of People Living in Poverty, by Family Type and Race/Ethnicity: Elkhart and St. Joseph Counties, 2006–2008



Note: Vertical bars represent the 90 percent confidence interval

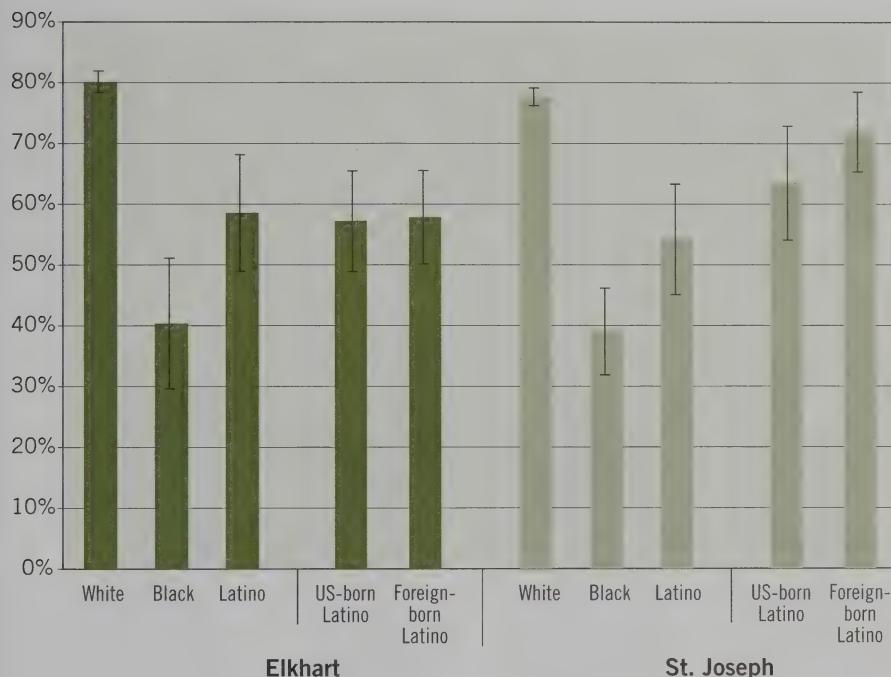
Source: US Census Bureau, 2006–2008 American Community Survey (American FactFinder)

Housing

Home ownership is a key element in family wealth accumulation and one that Latinos have been remarkably successful at achieving considering their low wages and, for Latino immigrants, their relatively recent arrival in the area. In both Elkhart and St. Joseph counties over half of Latino households own their homes (Figure 17). Although home ownership among Latinos still lags behind whites, it appears that Latinos are more likely to own their home than African Americans.

Figure 17

Home Ownership Rates, by Race/Ethnicity of the Householder: Elkhart and St. Joseph Counties, 2009



Note: Vertical bars represent the 90 percent confidence interval

Source: US Census Bureau, 2009 American Community Survey (American FactFinder); Noble County data from authors' calculations based on US Census Bureau, 2006–2008 American Community Survey (American FactFinder)

Home ownership not only aids in wealth accumulation, but also contributes to family stability. Low real estate prices, and with them the real possibility of home ownership, may have been one of the things that made North Central Indiana attractive to recent Latino immigrants. Home ownership is so attainable for an immigrant, in fact, that there is no statistical difference between US- and foreign-born Latino home ownership rates.

However, as the recent economic crisis has shown, owning a home and keeping a home are two different things. In 2007 the rate of home foreclosures began to increase as a result of so-called “exotic” mortgages that allowed individuals to borrow money beyond their ability to pay back when interest rates started to soar. Predatory lending, consisting of variable interest rates that started very low, led many to believe they could afford to live in homes that, in reality, they simply could not when the interest rates changed. Latinos with

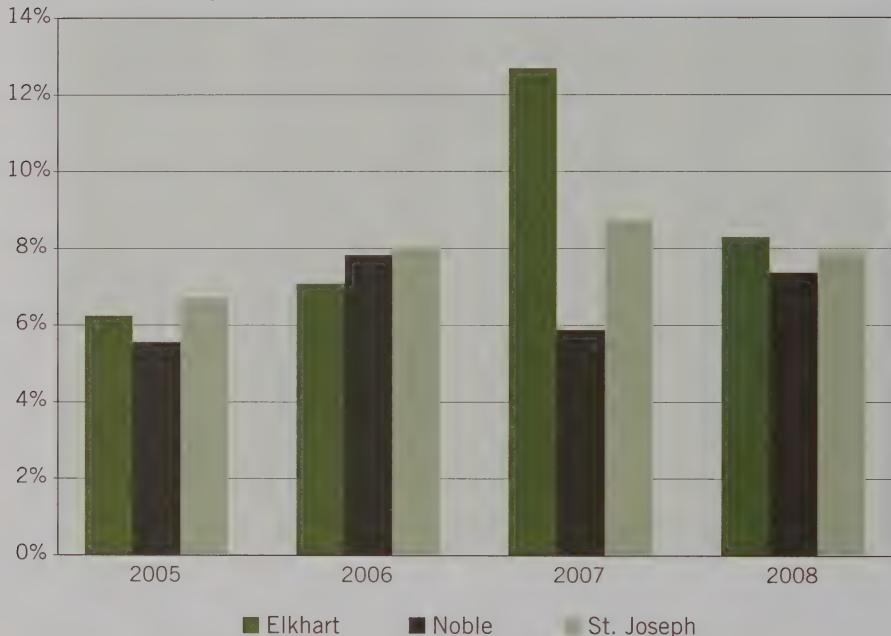


limited English ability, poor education, and limited income are particularly vulnerable to predatory lending.

It is a small wonder then that Latinos across the three counties were not hit worse by the crisis. Figure 18 shows the percentage of Latino-owned home foreclosures by county. Any jump in the percentage indicates a year when Latinos were hit disproportionately hard by foreclosures. In 2007, the first year of the crisis, St. Joseph County showed only an insignificant rise from 8.0 to 8.7 percent. In Noble County the percentage actually went down from 7.8 to 5.9. Latinos in those counties suffered the effects of the financial crisis no worse than any other group. In Elkhart County, however, Latinos nearly doubled their share of home foreclosures from 7.1 to 12.7 percent.

Figure 18

Latino-Owned Home Foreclosures: Elkhart, Noble, and St. Joseph Counties, 2005–2008



Source: RealtyTrac, 2008



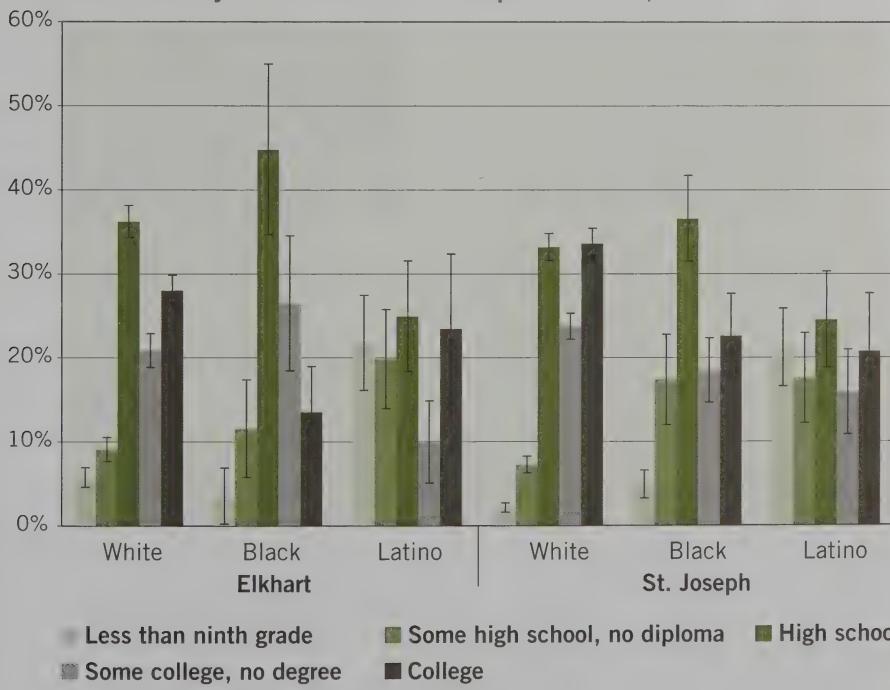
Educational Overview

Education is the primary means for Latinos' incorporation into the broader community and their future economic mobility. In this section we examine some indicators of how Latinos are faring educationally in North Central Indiana. We look first at Latino adults, then at Latino children, and finally at the schools themselves.

Educational Attainment

Latino adults in Elkhart and St. Joseph counties have lower educational attainment than both whites and African Americans (Figure 19). The proportion of Latino adults that have less than ninth grade is much higher

Figure 19
Educational Attainment of Adults 25 and Older, by Race and Ethnicity: Elkhart and St. Joseph Counties, 2009



Note: Percentages reflect in-group comparisons rather than absolute numbers. Vertical bars represent the 90 percent confidence interval.

Source: US Census Bureau, 2009 American Community Survey (American FactFinder)



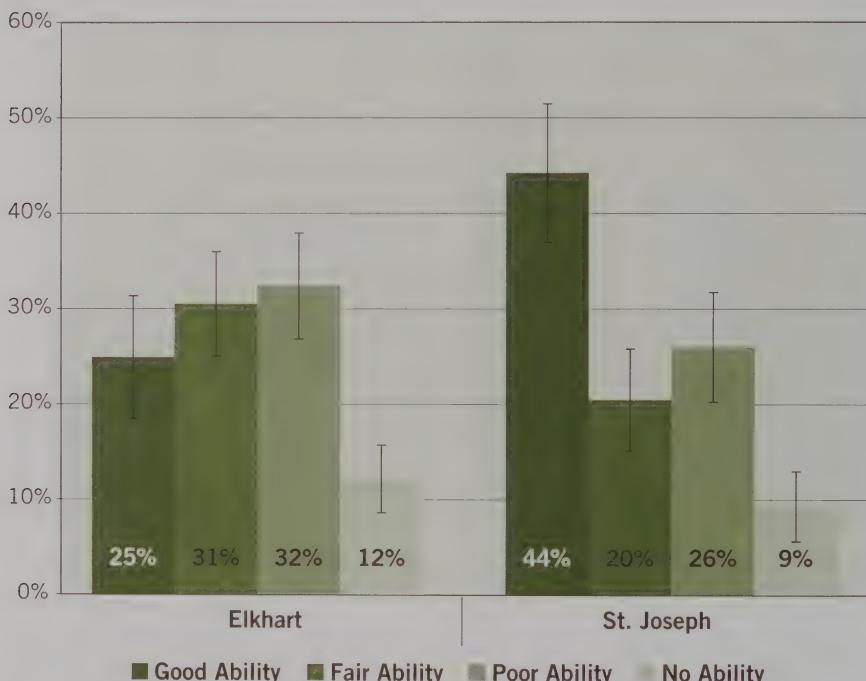
than that of whites or African Americans. In Elkhart 42 percent of Latino adults age 25 and older have less than a high school education, compared to 15 percent of whites and African Americans. In St. Joseph County a similar percentage of Latinos (39 percent) lack a high school education, compared to 22 percent of African Americans and just 9 percent of whites.

English Language Proficiency

A good sign of socioeconomic integration is the ability of immigrants to speak the language of the receiving community. There is good evidence that this has occurred in North Central Indiana (Figure 20). Almost two-thirds of Latinos in St. Joseph and Elkhart counties have either good or fair ability to speak English, and only a small number (9 percent in St. Joseph and 12 percent in Elkhart) lack the ability to speak English.

Figure 20

English Ability of Latino Adults: Elkhart and St. Joseph Counties, 2006–2008



Source: Authors' calculations based on US Census Bureau, 2006–2008 American Community Survey Three-Year Public-Use Microdata Sample

Educational Achievement

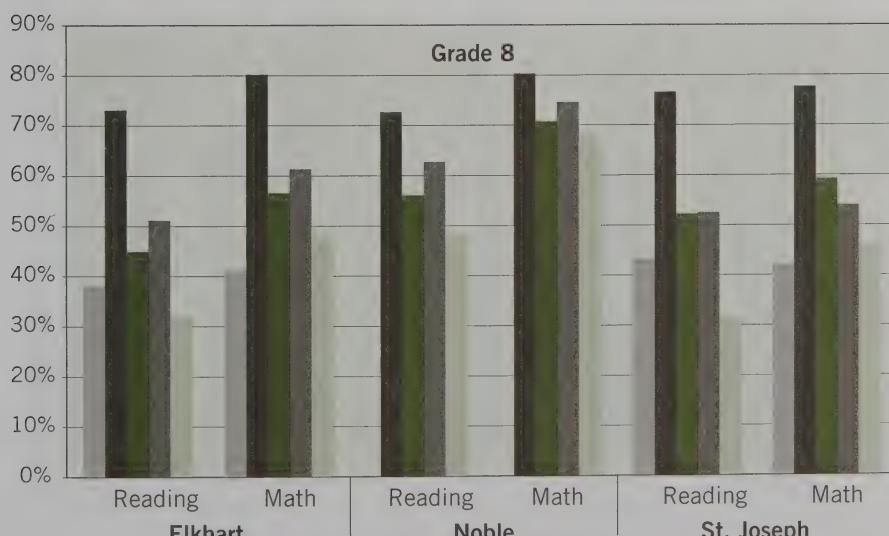
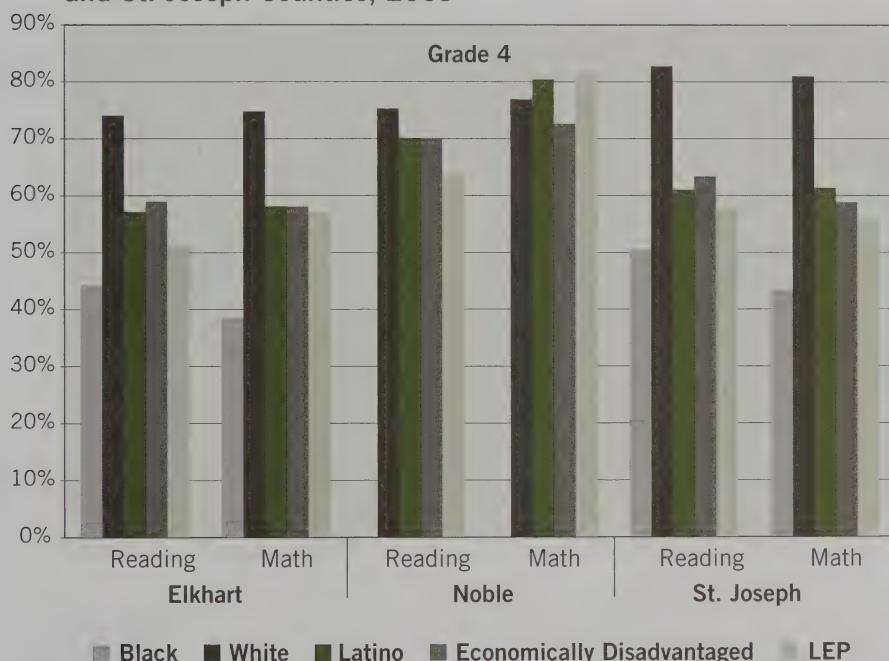
The limited educational attainment of Latino parents, coupled in some cases with lower English proficiency, can pose a challenge for parents trying to help their children advance in formal education. At present educational outcomes for Latino students are poor. With such a large Latino population under 12 years of age these educational outcomes need to improve. Building the capacity of elementary and secondary schools to effectively serve Latino students must be a high priority if this is to happen.

While a large percentage of Latino children speak English, many still score low on English reading and writing proficiency tests. These low scores frequently worsen with time (Figure 21). Latino students see significant drops in reading proficiency between the fourth and eighth grades.

The drop is precipitous for Limited English Proficiency (LEP) students in Elkhart and St. Joseph counties, many of whom are Latino. Math proficiency is relatively stable between the fourth and eighth grades in Elkhart and St. Joseph counties. However, the drop in Math proficiency for LEP students is sizeable.

Figure 21

Percentage of Students Proficient in Reading and Math, by Race/Ethnicity and Income Status: Elkhart, Noble, and St. Joseph Counties, 2009



Source: Indiana Department of Education



The data also illustrate the role that low socioeconomic status plays in hindering academic success. Reading proficiency drops off between fourth and eighth grades for economically disadvantaged students of any ethnicity. When their linguistic obstacles are considered alongside economic hardship, it is not difficult to imagine why the Latino achievement gap, already apparent in early elementary years, grows larger as students progress through secondary school.

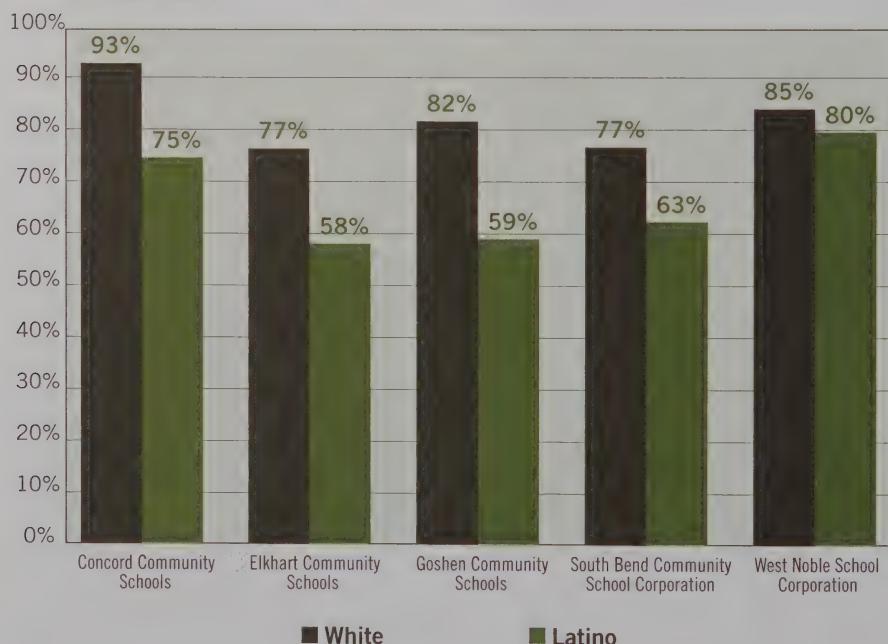
Graduation Rates

Perhaps the most significant indication of the educational challenges for Latinos in North Central Indiana is their low graduation rate from high school. In all but one of the local school corporations with a significant Latino population, the Latino graduation rate trailed that of whites by 14 percentage points or more (Figure 22). Noble County is the notable exception, with a Latino high school graduation rate closer to that of white students.

Although white students are also performing below average in these communities, the gap between whites and Latinos reflects a statewide difference in graduation rates. Goshen, Elkhart, and South Bend had gaps of 23, 19, and 14 percentage points, respectively. The statewide high school graduation rates for whites and Latinos are 84.4 percent and 69.8, respectively. This means that South Bend's gap is comparable to the statewide gap of 14.6 percentage points but the gap in Elkhart County is larger by several points. While Latinos' low graduation rates relative to other groups are cause for concern, the graduation rates themselves are dishearteningly low in absolute terms. In the cities with the highest number of Latinos students (Goshen, South Bend, and Elkhart), the Latino graduation rate is 63 percent or below. This is low even compared to the statewide Latino graduation rate (69.8 percent).

Figure 22

High School Graduation Rates in Selected School Districts, by Race and Ethnicity: Elkhart, Noble, and St. Joseph Counties, 2008–2009



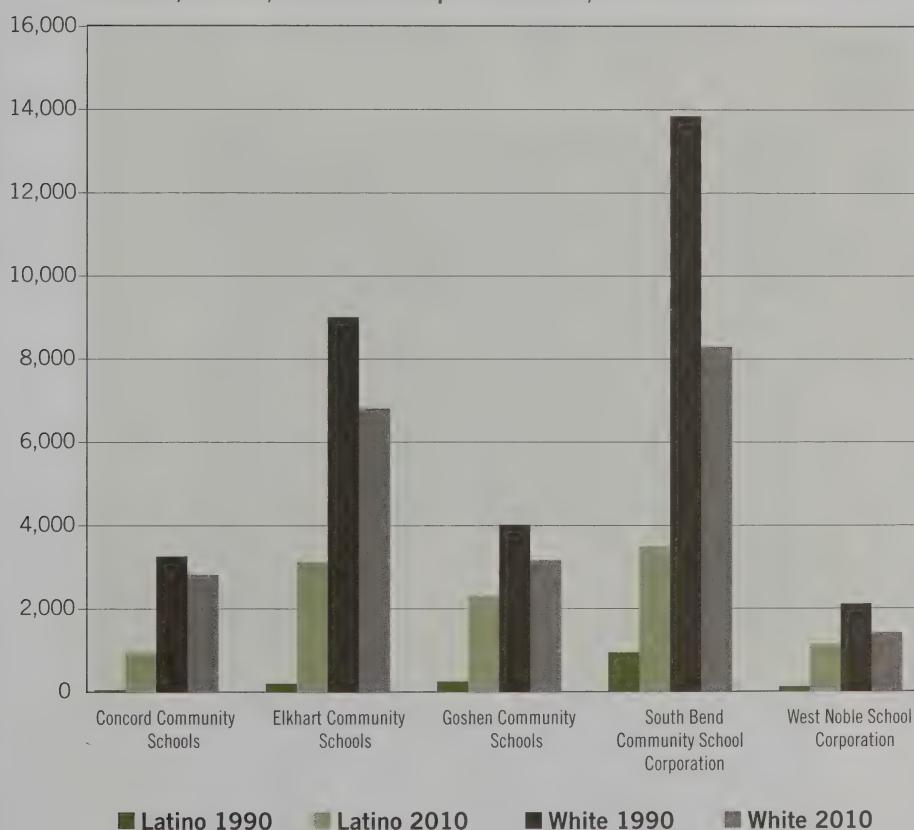
Source: Indiana Department of Education

School Enrollment

The low graduation rate among Latinos is an even greater cause for concern when one considers how rapidly Latino enrollment has grown. Figure 23 shows that among the five school corporations with the highest percentage of Latino students, the enrollment of Latino students has grown by 626 percent between 1990 and 2010. In those same school corporations, the total white student enrollment has decreased by 14 percent during the same period. Local school systems need to find a way to effectively educate this rapidly increasing population or they not only do a disservice to Latino students, but face the prospect of having an abysmal graduation rate overall. If the US economy continues its move toward a knowledge economy, this low overall graduation rate will have an adverse effect on Indiana's future workforce. In other words, a failure to educate young Latinos could affect Indiana's future economic prospects for generations to come.

Figure 23

Enrollment of Latino and White Students, by School District: Elkhart, Noble, and St. Joseph Counties, 1990 and 2010



Source: Indiana Department of Education

There are some positive signs that local school corporations are acting to do this. Across the three counties the school corporations with highest concentration of Latinos spend more money per student (\$11,640 compared to \$10,360) and have a slightly better student to teacher ratio (17 to 1 compared with 18 to 1) than the other school corporations (Map 3). While this additional funding is never a bad thing, it must be spent wisely in order to have a positive effect.

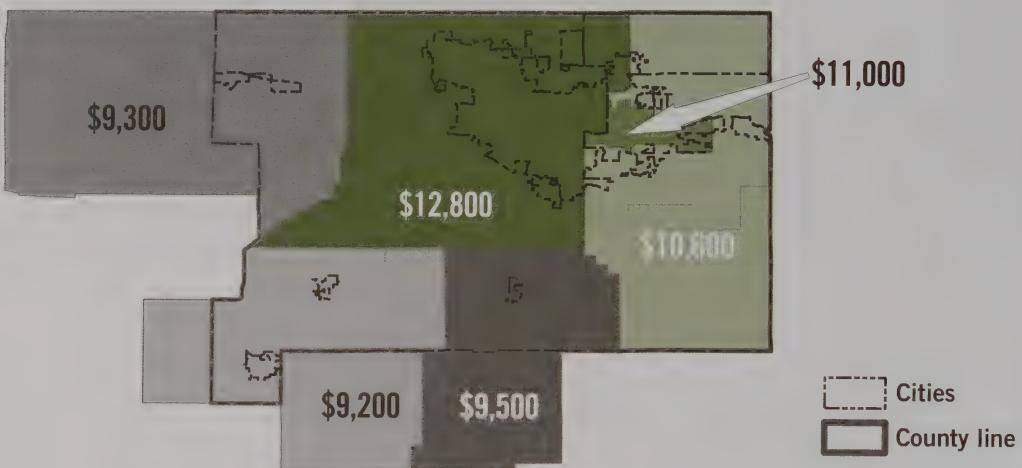


Map 3

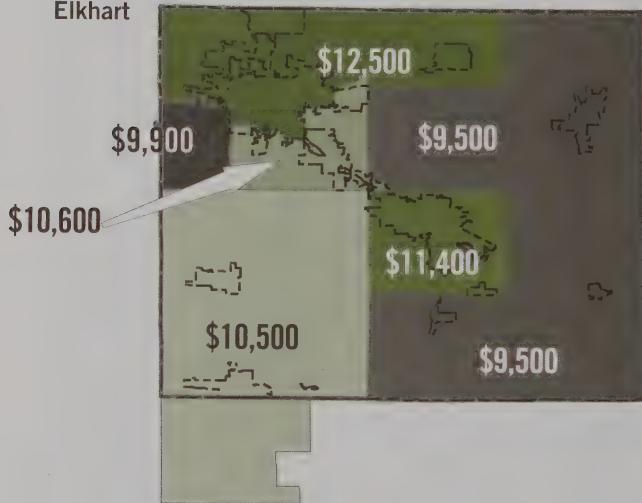
Expenditure per Student and Teacher-Student Ratio, by School District: Elkhart, Noble, and St. Joseph Counties, 2008–2009

Expenditure per Student 2008–2009

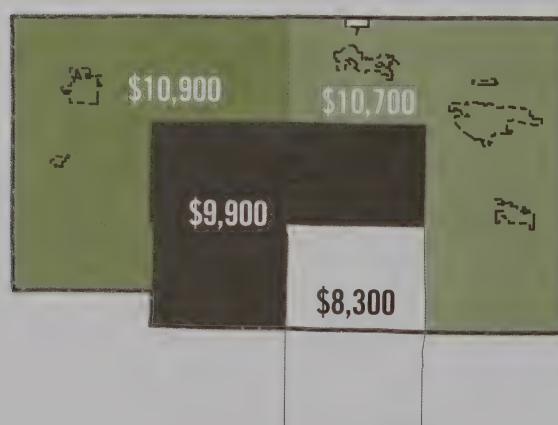
St. Joseph



Elkhart



Noble



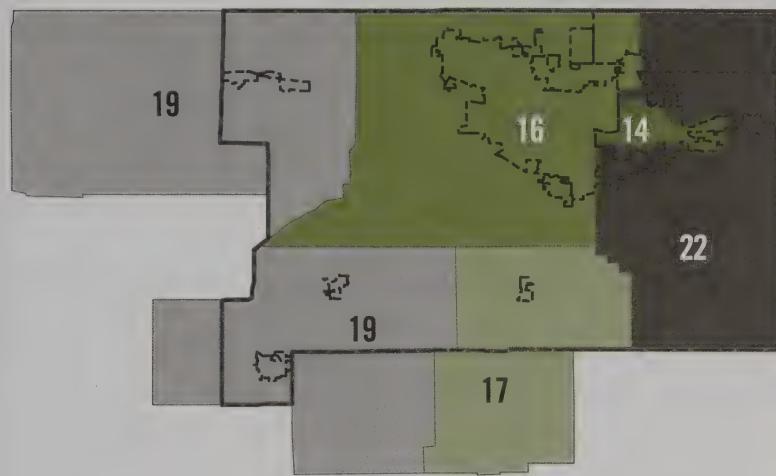
Source: Indiana Department of Education

Map 3 (continued)

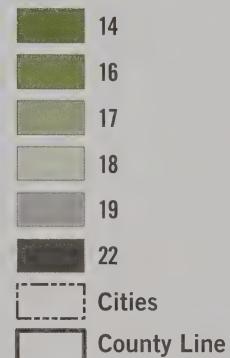
Expenditure per Student and Teacher-Student Ratio, by School District: Elkhart, Noble, and St. Joseph Counties, 2008–2009

Teacher-Student Ratio 2008–2009

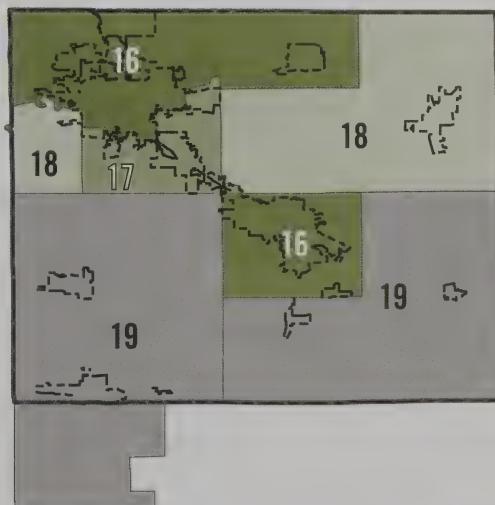
St. Joseph



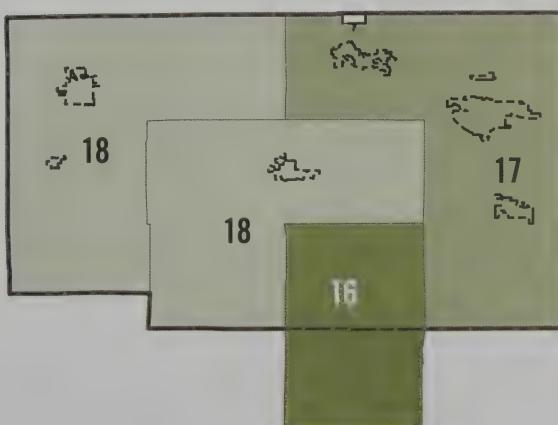
Number of Students per Teacher



Elkhart



Noble





Discussion and Policy Implications

The Latino communities in North Central Indiana have grown rapidly over the last two decades from a small and barely noticeable population to a major contributing force in the area's culture and economy. Continued immigration and a very young population all indicate that Latinos will continue to increase their numbers, further changing the social, economic, and cultural landscape of Indiana.

Drawn by the promise of jobs and cheap housing, Latino immigrants to Elkhart, Noble, and St. Joseph counties have participated in a new trend in Latino settlement. Latinos are increasingly finding new areas in which to settle outside of the large gateway cities that have been their traditional destination. By examining these Latino communities it is possible not only to gain increased understanding of these particular rapidly growing populations, but a sense of what challenges and opportunities await communities that are just now beginning to experience Latino immigration.

The Latinos in Elkhart, Noble, and St. Joseph counties do face many challenges. As a group they have low income, a high rate of poverty, and a low high school graduation rate. Despite these challenges, the Latinos of Elkhart, Noble, and St. Joseph counties have accomplished much. Over half of all Latino households own their homes. Latinos have provided the labor that has powered Elkhart's recreational vehicle industry. They have built the buildings that are enabling their communities to grow. They have started businesses that have created jobs. They have filled positions in the services industry that are necessary for the economy to function. They have offset the out-migration this area has experienced since the 1990s as young educated whites seek better job prospects elsewhere. And they have contributed to local culture with their cuisine, music, and art.

If other areas of Latino settlement are any indication, Latinos will increasingly find their own businesses, providing a path toward economic success. Future economic policy should encourage this by concentrating on business creation, including technical assistance and basic financial education, to help ensure the long-term success of entrepreneurial activities. In addition, policies that promote adult education and technical training are also crucial to raising salaries. Most Latino immigrants have already left school by the



time they arrive in the United States, so their educational needs are primarily for certificate programs such as GED preparation and job training.

Indiana's future prosperity depends on the full and successful incorporation of its growing Latino population into the economic and social life of the region. For this to occur, policies must be designed to assist Latinos, to capitalize on their strengths, and to address their challenges. The current generation of Latino adults is hard working, but lags behind whites in economic indicators. The next generation of Latino children needs an educational system that will give them the tools they need for the academic success that will be the engine of upward socioeconomic mobility.

Additional research into better ways to deploy limited resources to help North Central Indiana's Latino children to enroll and succeed in post-secondary education success is vital. The public sector along with churches, community organizations, and philanthropists should redouble their efforts to:

- help parents in their task of facilitating the healthy growth and development of their children in the early years of development;
- increase the capacity of elementary schools, in collaboration with the families and communities they serve, to understand how to accelerate Latino children's learning and achievement;
- increase the enrollment and retention of Latino students in colleges and other post-secondary educational programs.

Latinos are already influencing the economic, civic, and cultural life of the area. This influence will only grow as the current generation of children comes of age. Strong, principled, and factually informed leadership can help to ensure that North Central Indiana's Latinos are able to prosper and contribute to the future vitality of the region.





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